

PUBLIC REVIEW DRAFT
HOUSING ELEMENT

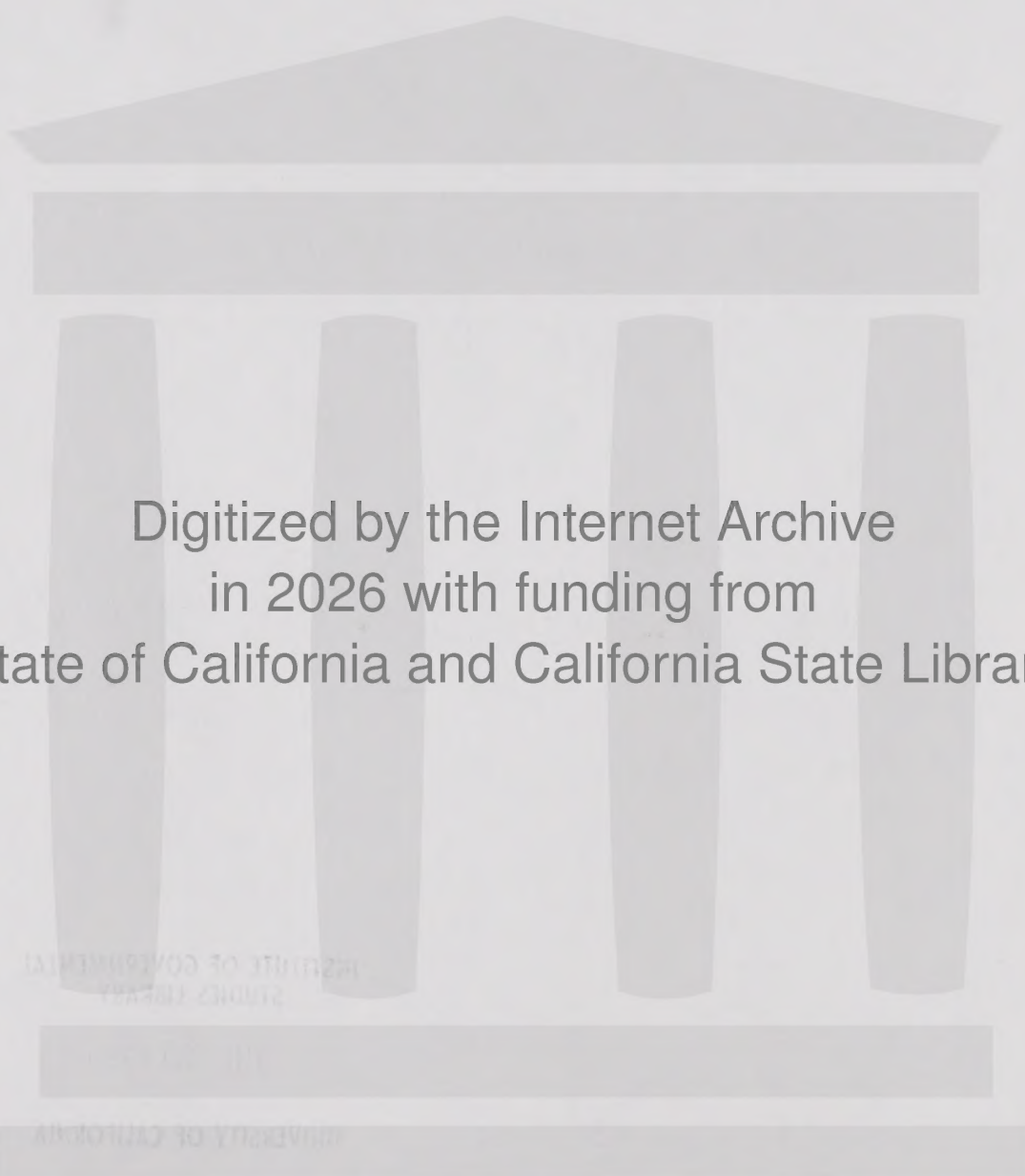
CITY OF ALAMEDA

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SUMMARY

State law requires that each city and county, as part of its general plan, prepare and adopt a housing element. The housing element must include an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. The housing element must identify adequate sites for housing, and must make adequate provision for the existing and projected needs of all economic segments of the community.

This Housing Element includes all of these required contents and is a comprehensive update of the Housing Element adopted in 1980 and amended in 1981. The Element includes a current assessment of housing needs and conditions, incorporating the Association of Bay Area Governments' 1989 Housing Needs Determinations. It is designed to cover the period 1989 to 1995.

Alameda is a highly desirable place to live. The reasons for this include not only the city's proximity to San Francisco and Oakland and its location on San Francisco Bay, but also its special characteristics -- those qualities associated with the best aspects of older small towns such as a pleasant and functional mix of commercial and public activities with residences, densities that provide a rich and stimulating environment without being overly congested, an environment conducive to foot travel, and development on a human scale. In addition, the city possesses a remarkable stock of historically and architecturally significant buildings, including thousands of homes in the Eastlake, Queen Anne, Shingle, and Craftsman styles. The quality of construction and detail exhibited in these structures would be difficult to duplicate today, and then only at a cost that would be prohibitive.

Taken together, these qualities result in a community that is highly valued by its residents and visitors alike.

The City of Alameda has undertaken a variety of efforts to retain and enhance these qualities. The City's General Plan, through its Combined Land Use Plan and Historical Preservation Element, seeks to protect the city's special character. Toward the same end, a City Charter amendment adopted by initiative in 1973 prohibits most new multi-family residential development. This Housing Element also recognizes the city's unique qualities and places a high priority on their protection.

However, the protection of Alameda's special qualities, important as they are, is not the City's only consideration in establishing its housing goals and policies. Alameda, like all California cities, is being asked to plan for the provision of its "fair share" of the region's housing opportunities. Thus, Alameda is faced with the challenge of accommodating residential growth without destroying the qualities that make it such a livable community.

This Housing Element attempts to harmonize the various public interests at work in Alameda. It recognizes the value of protecting the city's existing housing stock and other special characteristics, while at the same time providing housing opportunities to meet its fair share of the region's needs, particularly with regard to affordable housing.

In planning for its housing needs, the City is faced with some unique considerations. The most basic is the lack of land available for new development. Alameda is an island city and cannot grow by annexation; nor can the city expand by additional filling of the San Francisco Bay, which

is prevented by state policy. Alameda is also a mature city, with very little undeveloped land remaining. Thus, a substantial amount of any new development that will take place must be located on land that has already been developed. This presents two potential problems. First, to the degree that new development displaces the city's existing, highly valued structures, the community has lost an important resource. Second, since the city is already densely developed (Alameda is the third most-densely populated city in Alameda County), increases in density that result from new development could destroy the fabric of the city's neighborhoods and overburden the city's streets, bridges, and tunnels that provide access to the city, and other city services and facilities.

With these concerns in mind, the Housing Element employs a residential development strategy based largely on infill -- the addition of new dwelling units to parcels already containing at least one dwelling, within the provisions of the City's Zoning Ordinance. In this way, needed housing can be provided without the destruction of the city's legacy of high-quality residential construction. At the same time, residential densities can be increased, without reaching the point where the city's special qualities are lost and City services are overburdened.

The Housing Element identifies adequate sites to meet the city's existing and projected housing needs for all income groups. In establishing quantified objectives for the provision of housing, particularly the provision of affordable units, the city is faced with the dual realities of regional and local housing markets that have produced some of the highest prevailing housing costs in the nation and a severe shortage of government funding for below market rate housing. Still, the Housing Element, based on an analysis of the City's past experience and reasonable assumptions for the future, is able to project that the City will substantially meet its need for housing for all income groups during the 1989-1995 time frame of the Housing Element.

State housing element law recognizes that housing needs may exceed a community's available resources and ability to satisfy this need within the context of the requirements of the general plan, and that in such cases the quantified objectives need not be identical to the identified need. In this Housing Element, the City has adopted quantified objectives which recognize that, despite the availability of adequate sites, including sites suitable for affordable housing, the lack of resources for providing and maintaining below-market-rate units constrains its ability to meet all of its very-low-income, moderate-income, and above-moderate-income housing need. The effect of this constraint on the very-low-income group is mitigated somewhat by the fact that the city of Alameda currently has the highest percentage of subsidized housing of all cities in Alameda County.

This Housing Element sets out two basic goals: 1) to provide housing, especially affordable housing, to meet the city's needs; and 2) to maintain and enhance the city's exceptional quality of life.

The Housing Element policies address the provision of housing through new construction, especially housing accessible to very low, low and moderate income households, through the creation of home ownership opportunities and through the expansion of rental opportunities. Toward the goal of retaining and enhancing Alameda's liveability, the Element includes policies aimed at neighborhood preservation and housing rehabilitation. Yet other policies are aimed at preventing discrimination in the housing market and providing for the needs of the homeless.

The implementation programs in the Housing Element describe specific actions the City intends to undertake to implement the Housing Element's goals and policies. The program objectives

describe what each program is intended to achieve during the 1989-1995 time frame of the Housing Element.

In sum, the Housing Element is intended as a blueprint for the City's success at a challenging task -- to provide for the city's share of regional housing needs while maintaining the special qualities that make Alameda one of California's distinctive communities.

Review of the Draft Housing Element of the City of San Francisco
Continued Development of the City of San Francisco
Housing Element
Housing Element
Housing Element

The Housing Element is a key component of the City of San Francisco's
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CHAPTER 1

INTRODUCTION

HOUSING ELEMENT REQUIREMENT

California planning law requires each city and county to develop and maintain a general plan. The general plan and all its parts must comprise an integrated, internally consistent and compatible statement of policies for the jurisdiction. Among the mandatory elements which must be included in a general plan is a housing element. Government Code Section 65583 describes the content of a housing element as follows:

The housing element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. The housing element shall identify adequate sites for housing, including rental housing, factory-built housing, and mobilehomes, and shall make adequate provision for the existing and projected needs of all economic segments of the community....

This Housing Element includes all of these required contents, and is a comprehensive update of the Housing Element adopted in 1980 and amended in 1981. The Element includes a current assessment of housing needs and conditions, incorporating the Association of Bay Area Governments' 1989 Housing Needs Determinations. It is designed to cover the period 1989 to 1995.

PREPARATION OF THE HOUSING ELEMENT

Preparation of this Housing Element included a number of opportunities for the public to participate in determining housing needs and setting policy direction for the community. Notices for all public meetings were sent to organizations, agencies, newspapers and interested citizens to solicit as much public comment as possible from all segments of the community (See Appendix C for a list of persons notified of the Draft Housing Element preparation).

The following describes the Housing Element preparation process and opportunities for public participation (actual and tentative dates are shown in parenthesis):

Planning Board Review of the Preliminary Housing Element (January 1987) - Public workshop with the Planning Board to review and comment on a preliminary draft of the Housing Element, with recommendations made to the City Council.

City Council Review of the Preliminary Housing Element (March 1987) - Public workshop with the City Council to review public comments and Planning Board recommendations on the preliminary draft of the Housing Element. The purpose was to solicit additional public comment and to have the City Council provide policy direction for the Housing Element before it was sent to the California Department of Housing and Community Development (HCD) for review and comment, as required by state law.

Review of the Draft Housing Element by the California Department of Housing and Community Development (HCD) (June - December 1987) - Review of the Draft Housing Element by HCD, as required by state law. During this period the City sent the Draft Housing Element to HCD and revised the Draft Housing Element to respond to concerns expressed by HCD in three separate comment letters.

Further Revision of the Draft Housing Element (January - May 1989) - Further revision of the Draft Housing Element to reflect ABAG's 1989 Housing Needs Determinations, Alameda's 1988-91 Housing Assistance Plan, and current information on housing needs, conditions, and programs.

Review of the Revised Draft Housing Element by the California Department of Housing and Community Development (HCD) (May - June 1989) - Review of the revised Draft Housing Element by HCD, as required by state law.

Planning Board Review of the Draft Housing Element (June 1989) - Planning Board public hearing and review of the Draft Housing Element, with recommendations to the City Council.

City Council Review and Adoption of the Housing Element (July 1989) - City Council public hearing, review, and adoption of the Housing Element as part of the City of Alameda General Plan.

ORGANIZATION OF THE HOUSING ELEMENT

The Housing Element is divided into eleven chapters. Chapter 1 provides a summary of the state housing element requirement, a description of the housing element preparation and public participation process, and a summary of the contents of the Housing Element.

Chapter 2 contains the City of Alameda's housing goals, policies, implementation programs, and quantified objectives.

Chapter 3 summarizes information on Alameda's population, employment, and income, while Chapter 4 describes Alameda's housing stock and its characteristics. Chapter 5 profiles the housing and demographic characteristics of each of the planning areas/neighborhoods that make up Alameda.

Chapter 6 summarizes existing housing needs, projected housing needs, and the housing needs of special groups within Alameda's population.

Chapter 7 describes the sites that are available within Alameda to meet the city's future housing needs. Chapter 8 discusses non-governmental constraints on the production and availability of housing, while Chapter 9 discusses governmental constraints.

Chapter 10 describes current housing programs and activities in Alameda, and Chapter 11 summarizes past housing programs and activities in Alameda during the period 1980 to 1989.

CHAPTER 2

HOUSING GOALS, POLICIES, AND IMPLEMENTATION PROGRAMS

INTRODUCTION

This chapter is the heart of the Housing Element. The goals, policies, and implementation programs set forth in this chapter comprise the City's fundamental approach to providing housing.

The task of providing housing, which strains the resourcefulness and creativity of any city, is presented in a particularly challenging context in Alameda. Alameda is an older, island city that is already almost completely developed. Most of the vacant land that does remain is already committed to the development of new housing or commercial, office, or recreational uses. Furthermore, the presence of the military in Alameda creates a special need for very low, low, and moderate income housing.

The reuse of already-developed land is problematic. Many of the existing homes themselves constitute a valuable resource, because of their historical and architectural significance and the high quality of their construction. Loss of this resource would be of great consequence and would be irreversible. Of equal concern is the damage to the physical fabric of the city that could result if a markedly different type of development replaced that which exists. The city is largely made up of residential neighborhoods of moderate to high density with commercial and public uses scattered throughout. The quality of residential life that results, characterized by visually attractive, pedestrian-oriented neighborhoods which enjoy a strong sense of identity, is highly valued by the city's residents. Simply put, it is an urban form that works.

Despite the presence of these highly-valued qualities enjoyed by the city, the Housing Element does not shrink from the challenge of developing new residential opportunities. Rather, it seeks to meet the projected housing needs of all income groups within the city, without damaging the city's fragile urban fabric or destroying the city's legacy of quality residential development.

The Housing Element approaches this task systematically. First, it recognizes the characteristics that contribute most significantly to the city's residential quality of life. Then, working within that framework, it ensures that adequate sites are available to provide for the city's housing needs for all income groups. The Housing Element recognizes that, because of market factors, the provision of adequate housing sites will not alone guarantee the affordability of housing developed on these sites. With this in mind, the Housing Element spells out land use regulatory programs that are designed to encourage the market to produce affordable housing.

In addition, the Housing Element acknowledges that the provision of lower income housing and housing for those with special needs is heavily dependent on government funding. In light of severely limited government housing resources, the Housing Element makes a commitment to pursuing all available public and private funding sources.

The projected results, based on an analysis of past experience and reasonable assumptions regarding the future, are quantified objectives for the City's actions that substantially meet or exceed its projected housing need for each income group.

HOUSING GOALS AND POLICIES

Housing Goals

1. **Provide Housing to Meet the City's Needs.** Within the limits of available resources, seek to meet the city's fair share housing needs, increase affordable housing opportunities, and provide for the housing needs of special needs groups.
2. **Maintain and Enhance the Livability of the City.** Provide for housing development in a manner consistent with the goals and policies of the City's Combined Land Use Plan and Historical Preservation Element, and without jeopardizing the qualities that make Alameda a desirable place to live.

Housing Policies

A. Rehabilitation and Neighborhood Preservation

1. Promote the conservation and rehabilitation of the city's existing housing stock.
2. Diligently pursue the elimination of overcrowded, unsafe, and unsanitary conditions.
3. Maintain and improve the physical and social integrity of existing and future neighborhoods.
4. Give priority for public open space and other public improvements to neighborhoods determined to have a shortage relative to the rest of the city.

B. Rental, Home Ownership and Affordable Housing Conservation and Assistance

1. Promote opportunities for home ownership for all income groups, including lower income renters and newly formed households.
2. Permit condominium conversions as long as the ratio of owner-occupied units is 60% or less of the total number of dwelling units, unless there are special circumstances as described in Policy B-3.
3. Allow condominium conversions in circumstances which would increase ownership opportunities for middle-income people without undue tenant displacement, or permit conversions of apartments to condominiums when the developer, at the request of a tenant, finds comparable rental housing within the city before displacing tenants.
4. Utilize federal and state rental housing assistance programs and local actions to provide lower income housing assistance.

C. New Housing Development

1. Provide adequate sites for the development of housing for all income groups.
2. Provide incentives to encourage the construction of housing units affordable to low and moderate income households.

3. Review new housing proposals (private, non-profit and public agencies) and support those proposals and programs that meet the city's housing needs and are consistent with other City goals and policies.
4. Pursue federal, state, and local funding to support the development of low and moderate income housing.
5. Encourage development of residential uses in existing commercial areas where the viability of the area and the housing will not be adversely affected.
6. Evaluate existing school, utility, commercial, and industrial sites for their potential to accommodate housing, should these sites be surpluses or become available.
7. Promote the development of housing that meets the needs of those with special housing needs, including the homeless and those needing emergency shelter.

D. Government Process and Role

1. Provide an active leadership role in helping to attain the goals of the City's Housing Element and implement the actions prescribed in the Housing Element in a timely manner.
2. Encourage public participation by all economic segments of the community in the formulation and review of City housing policy.
3. Provide equal housing opportunities by taking appropriate actions, when necessary, to prevent discrimination in the local housing market.
4. Encourage the efficient and timely review of development projects and "fast-track" affordable and special need projects where possible and appropriate.
5. Promote residential opportunities in the City's Redevelopment Area.
6. To the extent that neighborhood integrity is not compromised, allow for the relaxation of minimum lot standards, yard setback requirements and second unit requirements in certain circumstances.
7. Ensure that policies, regulations, and procedures do not add unnecessarily to the costs of producing housing, while assuring the attainment of other City objectives.

IMPLEMENTATION PROGRAMS, PROGRAM OBJECTIVES, AND QUANTIFIED OBJECTIVES

This section contains housing implementation programs that the City is committed to pursuing during the 1989-1995 time frame of the Housing Element. These programs are designed to respond to local needs and priorities, within the limits of economic feasibility and resource availability.

Like the Housing Element policies, the implementation programs are grouped under four headings, which focus on: rehabilitation and neighborhood preservation; assistance for would-be home purchasers, low-income renters; promotion of new residential development; and improvement of the government's role in supporting the provision and maintenance of housing. These programs are described below. For additional information on many of these programs, see Chapter 10 of the Housing Element. Following the description of the implementation programs, Table 2-1 provides additional information on specific program objectives, target income and need groups, time frames, and responsible agencies. Following the target objective for each program, the income or special needs groups(s) expected to benefit by the program are identified as follows: A (all groups), VL (very low income), L (low income), M (moderate income), AM (above moderate income), E (elderly), FH (female head of household), LF (large family), and H (homeless). Many of these income and needs groups obviously overlap, and groups beyond those identified may also benefit.

The quantified objectives for the provision of housing in Alameda during the time frame of this Housing Element are not identical to the City's identified need. Housing element law (Government Code Section 65583 (b)) recognizes this as an acceptable outcome when available resources and the community's ability to satisfy its need within the context of the requirements are outstripped by its need. While this Housing Element identifies adequate sites for the provision of housing for all income levels, it also recognizes the high level of rents and home sale prices throughout the Bay Area generally, and Alameda in particular. As a result, providing housing affordable to very low and low income households will rely, to a large degree, on government funding to create below-market-rate units. Given the severe shortage of such funding, the Housing Element recognizes the City's inability to provide for a portion of the City's projected very-low-income, moderate-income, and above-moderate income needs. The City is, however, committed to pursuing available funding for below-market rate units. It is worth noting that the city currently has a higher percentage of subsidized housing than any other city in Alameda County.

A. Rehabilitation and Neighborhood Preservation

1. **Rehabilitation Programs.** Continue to implement the City's rehabilitation programs for owner-occupied and rental housing units.
2. **State and Federal Rehabilitation Financing Programs.** Continue to review all available state and federal programs for residential rehabilitation and apply for appropriate programs as funding is available.
3. **Self-Help in Rehabilitation.** Promote self-help techniques to reduce rehabilitation costs. To this end, the City will provide technical assistance to owners participating directly in rehabilitation efforts concerning permit processing, preparation of financing applications, and owner management of the rehabilitation work.
4. **Minor Home Repair.** Continue to implement the City's Minor Home Repair program.

5. **Housing In Industrially Zoned Areas.** Study industrial areas where there is existing housing and rezone these areas for residential use, as deemed appropriate.

B. Rental, Home Ownership and Affordable Housing Conservation and Assistance

1. **Section 8 Rental Assistance.** Continue to expand the Section 8 Rental Assistance Program or participate in any other similar federal or state program.
2. **Limited Equity Cooperatives.** Study the economic feasibility, criteria, and incentives for limited equity cooperatives as a means of providing ownership opportunities at an affordable level.
3. **Condominium Conversions.** Continue to implement the City's condominium conversion ordinance to assure the provision of tenant relocation assistance.

C. New Housing Development

1. **Inclusion of Affordable Housing in New Construction.** On a case-by-case basis, seek inclusion of very low and low income housing units through regulatory concessions (e.g., density bonuses) and through direct subsidies.
2. **Inventory of Vacant Land.** Develop and maintain for public information purposes an inventory of vacant land.
3. **Mortgage Revenue Bonds.** Participate in the issuance of Mortgage Revenue Bonds for first time home buyers.
4. **Senior Housing Project.** Through the Housing Authority, develop a senior housing project providing 186 units.
5. **Homeless and Emergency Shelter Needs.** Continue to support local efforts to provide assistance to and shelter for the homeless and those requiring emergency shelter. Apply for grants and other financing as available and appropriate.
6. **Homeless Shelter Funding.** Provide funding assistance for a 30-bed winter shelter at Twin Towers Methodist Church.
7. **Re-Use Area Special Studies.** As non-residential sites, such as existing school sites, other public or utility sites, and existing commercially zoned areas become surplus, or if major commercial or industrial sites become available, evaluate these sites for their potential to provide housing.
8. **Second Units.** Amend the Zoning Ordinance to allow attached second units which are larger than 10% of the existing living area and subject to review and approval of the Zoning Administrator.
9. **Small Lots.** Amend the Zoning Ordinance to permit in certain circumstances residential lots of 4,000 square feet in size with a maximum building coverage of 35% and setback requirements identical to other residential districts.

10. **Mobilehomes, Factory-Built, and Manufactured Housing.** Amend the Zoning Ordinance to explicitly allow for mobilehomes, factory-built, and manufactured housing in all residential districts.
11. **Military Housing.** Work with the Alameda Naval Air Station in their development of additional military housing.
12. **Reclamation of Abandoned Units.** Institute a program of reclaiming units in mixed-use structures that have been abandoned for more than 10 years.

D. Government Process and Role

1. **Technical Assistance to Non-Profit Corporations.** Provide technical assistance to non-profit groups organized to promote or provide affordable housing. Such technical assistance may include information, workshops, monitoring of programs, and assistance in applying for program funding.
2. **Coordinated Staff Review of Projects.** Continue to coordinate interdepartment review of projects in a timely and efficient manner.
3. **Use of Improved Building Technologies.** Consider revisions to codes and ordinances as technologies become known that reduce housing costs and are consistent with community goals and standards.
4. **Revisions to the Housing Element.** Consistent with state housing element law requirements (Article 10.6 of the Government Code), revise the Housing Element by April 1995.
5. **Housing Fund.** Establish a restricted Housing Fund with funds from public and private sources to support the City's housing programs. With such monies, the City will set up the fund and establish administrative guidelines for its use.

Possible sources of funding (others would be considered):

- a. Redevelopment bond
- b. CDBG funds
- c. Ballot measure to raise funds
- d. Grants from federal and state programs
- e. General fund
- f. Payments from private developers (e.g., affordable housing fees required as condition of new development)

Possible Uses (others would be considered):

- a. Land acquisition and/or housing construction
- b. Capital improvements to reduce housing costs
- c. Direct assistance to homebuyers (with resale agreement to assure affordability of the unit over time)
- d. Rental assistance
- e. Rehabilitation loans

- f. Shared housing
- g. Pre-construction assistance

6. **Revisions to the General Plan.** Revise the City's General Plan, including the CLUP, to allow a broader range of residential densities consistent with existing Zoning Ordinance criteria.
7. **Housing Discrimination.** Continue to take all appropriate actions when necessary to prevent discrimination in the local housing market. The City will provide information on fair housing laws and refer people to appropriate enforcement agencies or groups. In addition, the City will continue to contract with a private non-profit housing counseling agency to provide information, referrals, outreach, and testing.
8. **Yard Setbacks.** Implement the newly amended Zoning Ordinance to eliminate the need for variances to allow the extension of walls along existing lines into required yard areas.

Table 2-1

CITY HOUSING ACTION AND IMPLEMENTATION FRAMEWORK 1989-1995

A. REHABILITATION AND NEIGHBORHOOD PRESERVATION

Action Program	Target Objective	Action Needed	Department	Program Funding	Time Frame
1. Rehabilitation programs	Rehabilitation of 10 owner-occupied and 8 renter-occupied units per year (VL, L, E)	Continue programs	Community Development	CDBG	1989-1995
2. State and federal rehabilitation financing programs	Rehabilitation (VL, L)	Review and make application	Community Development	General Fund	On-going
3. Self-help in rehabilitation	Reduce rehabilitation costs (VL, L)	Continue program	Community Development	CDBG	On-going
4. Minor Home Repair	Minor home repair of 78 units per year (VL, L, E)	Continue program	Community Development	CDBG	1989-1995
5. Housing in industrially- zoned areas	Identify areas and rezone as appropriate (VL, L, M)	Study and recommendations	Planning	General Fund	1989-1990

Table 2-1 (Continued)

B. RENTAL AND HOME OWNERSHIP ASSISTANCE

Action Program	Target Objective	Action Needed	Department	Program Funding	Time Frame
1. Section 8 Rental Assistance	174 additional vouchers (VL, E, FH, LF)	Approval by HUD	Housing Authority HUD	HUD	1989-1991
2. Limited equity cooperatives	Long-term affordable ownership units (L, M, AM)	Conduct study	Community Development	General Fund	1989-1991
3. Condominium conversions	Ensure no undue hardship for tenants (VL, L, M, E)	Continue to enforce ordinance	Planning Board	General Fund	On-going

Table 2-1 (Continued)

C. NEW HOUSING DEVELOPMENT

Action Program	Target Objective	Action Needed	Department	Program Funding	Time Frame
1. Affordable housing in new construction	10 very low-and 10 low-income units (VL, L, E, FH, FL)	Provide financial or regulatory incentives	Planning Community Development	General Fund Housing Fund	1989-1995
2. Inventory of vacant land	Annual update (A)	Field survey	Planning Department	General Fund	On-going
3. Mortgage revenue bonds	20 units for first-time buyers (M)	Evaluate bond issue	Community Development	Bonds	1990-1992
4. Senior housing project	186 senior housing units (69% very low and low income units) (E, VL, L, M)	Construction of project	Housing Authority	Bonds Tax Increment H.A. Reserves	1989-1990
5. Homeless and emergency shelter needs	Address needs of the homeless (VL, H, FH)	Study need and implement actions as appropriate	Housing Authority Community Development	General Fund Other as appropriate	On-going
6. Homeless shelter funding	30-bed winter shelter (VL, H)	Fund program	Housing Authority Community Development	CDGD	1989-1990
7. Re-use area special studies	Provide additional housing in appropriate re-use areas (A)	Study housing potential in re-use sites	Planning Department	General Fund	As sites become available
8. Second units	Allow additional infill units (VL, L, M)	Amend Zoning Ordinance	Planning Board	General Fund	1990
9. Small lots	Increase development potential (A)	Amend Zoning Ordinance	Planning Board	General Fund	1990
10. Mobilehomes, factory-built, and manufactured housing	Reduce housing development costs (M)	Amend Zoning Ordinance	Planning Board	General Fund	1990

Table 2-1 (Continued)

C. NEW HOUSING DEVELOPMENT (Continued)

11. Military Housing	Development of 785 new military housing units (VL,L,M)	Work with NAS	Community Development	DOD	1989-1995
12. Reclamation of abandoned units	8 very low income and 7 low income units (VL, L)	Enforcement of ordinance; funding assistance	Community Development	CDBG General Fund	1990-1995

Table 2-1 (Continued)

D. GOVERNMENT PROCESS AND ROLE

Action Program	Target Objective	Action Needed	Department	Program Funding	Time Frame
1. Technical assistance to non-profit corporations	Development of affordable housing (VL, L, E)	Provide technical assistance	Housing Authority Community Development	CDBG Bonds	On-going
2. Coordinated staff review of projects	Efficient review resulting in cost reductions (A)	Staff coordination	Planning Department Central Permit Office	General Fund	On-going
3. Use of improved building technologies	Reduce housing costs (A)	Research and promotion of improved technologies	Public Works Department	General Fund	On-going
4. Revisions to Housing Element	Update consistent with State law requirements (A)	Staff assignment	Planning Department	On-going	1995
5. Housing fund	Provide funding for affordable housing (VL, L)	Identify funding sources and guidelines for use	Community Development City Manager	Developer fees Grants Others	On-going
6. Revisions to the General Plan	Revise General Plan/residential densities (A)	Revise General Plan	Planning Department	General Fund	1989-1990
7. Housing discrimination	Minimize housing discrimination (A)	Provide information and refer to appropriate agencies	All City Departments	General Fund	On-going Other actions as needed
8. Yard Setbacks	Simplify permit requirements (A)	Amend Zoning Ordinance	Planning Department	General Fund	1989

Table 2-2

SUMMARY OF QUANTIFIED OBJECTIVES

	INCOME GROUPS				
CATEGORY	VERY LOW	LOW	MODERATE	ABOVE MODERATE	TOTAL
<u>NEW CONSTRUCTION</u>					
ABAG Housing Needs Determination for the time period 1988 to 1995	548	382	477	979	2,386
Residential Permits Issued in 1988 ¹	17	18	3	110	148
Remaining Need	531	364	474	869	2,238
Units Provided Through Housing Programs ²					
Mortgage Revenue Bonds			20		20
Developer Incentives	10	10			20
Independence Plaza (Senior Housing)	92	36	58		186
Naval Air Station ³	131	523	131		785
Reclamation of Abandoned Units	8	7			15
Sub-Total	241	576	209		1,026
Market Rate Units ⁴	120 ⁴	120 ⁴	70 ⁵	648 ⁵	958
Congregate Living Units (Water's Edge Project) ⁶			104		104
Total New Construction	361	696	383	648	2,088
Unmet Need	170	0	91	221	482
Exceed Need	0	332	0	0	332
<u>CONSERVATION</u>					
Existing Section 8 Rental Certificates/Vouchers (Households)	943				943
New Section 8 Rental Vouchers (Households)	174				174
Total	1,117				1,117
<u>REHABILITATION</u>					
Rehabilitation Programs (Dwelling Units)	48	60			108
Minor Home Repair (Dwelling Units)	234	234			468
Total	282	294			576

Footnotes:

¹ Income distribution based on unit type pursuant to city estimates. (See Table 6-3 and related discussion in Chapter 6)² Units expected to be built with some form of governmental assistance, in accordance with Housing Element programs. (See programs C-1, C-3, C-4, C11, and C-12)³ Military housing income distribution based on maximum housing allowance for military personnel; also see Chapter 6 and Appendix D⁴ Units expected to be built without governmental assistance on infill sites; estimated average of 40 units per year based on historical experience; see discussion in Chapters 6 and 7 concerning cost assumptions.⁵ Units expected to be built without governmental assistance on vacant and mixed-use sites; the above moderate units include 630 units in Harbor Bay and 18 units in Marina Village⁶ Expected to be completed during 1990

CHAPTER 2

POPULATION AND ECONOMIC GROWTH

Chapter 2, 1971

INTRODUCTION

This chapter contains a summary of the population and economic growth in the United States from 1950 to 1970. The information is presented in a series of tables and graphs. The data are taken from the U.S. Census Bureau, *Statistical Abstract of the United States*, 1971.

POPULATION GROWTH			
Year	Population (millions)	Population (millions)	Population (millions)
1950	150.7	150.7	150.7
1960	179.3	179.3	179.3
1970	203.3	203.3	203.3
Economic Growth			
Year	GDP (billions of dollars)	GDP (billions of dollars)	GDP (billions of dollars)
1950	206.3	206.3	206.3
1960	541.1	541.1	541.1
1970	1017.7	1017.7	1017.7

Source: U.S. Census Bureau, *Statistical Abstract of the United States*, 1971. (1971-1972) and (1971-1972) and (1971-1972).

CHAPTER 3

POPULATION, EMPLOYMENT AND INCOME

INTRODUCTION

This chapter describes Alameda's population, employment, and income, in terms of existing conditions, trends, and projections. The information in this chapter comes primarily from the 1970 and 1980 Census, the California Department of Finance, and the Association of Bay Area Governments.

POPULATION GROWTH

Historic Growth

As of January 1, 1989, according to the California Department of Finance, the city of Alameda had an estimated total population of 77,194. Of this total, 68,454 were living in households, and 8,740, or about 11%, were living in group quarters (primarily military barracks). According to these same estimates, there were 29,776 households in Alameda. In 1989, Alameda comprises 6.2% of the total population of Alameda County.

As shown in Table 3-1, between 1970 and 1980 Alameda's total population decreased by 10%, from 70,968 to 63,852. This was attributable to both a reduction in average household size (from 2.7 to 2.3 persons per household) and an over 50% reduction in the group quarters (primarily military) population. Between 1980 and 1989, Alameda's total population increased by about 21% and household population increased by about 13%, to 68,454. These increases in the 1980s were attributable to an increase in the number of households (average population per household remained virtually unchanged) and a 154% increase in group quarters population. As a home port to Navy ships, fluctuations in the military population can have a significant effect on Alameda's total population from year to year.

Table 3-1

HISTORICAL POPULATION GROWTH

City of Alameda
1970-1989

Year	Total Population	Group Quarter Population	Household Population	Population Per Household
1970	70,968	7,210	63,758	2.698
1971	75,229	10,392	64,837	2.682
1972	78,523	13,574	64,949	2.659
1973	74,014	8,167	65,847	2.628
1974	74,638	8,571	66,067	2.587
1975	72,412	7,531	64,881	2.526
1976	71,921	8,234	63,687	2.455
1977	69,438	7,541	61,897	2.356
1978	71,231	10,470	60,761	2.306
1979	68,745	8,320	60,425	2.282
1980	63,852	3,432	60,420	2.279
1981	65,293	4,480	60,813	2.287
1982	64,618	3,205	61,413	2.296
1983	66,385	4,497	61,888	2.314
1984	74,651	11,430	63,221	2.329
1985	71,089	6,425	64,664	2.330
1986	75,232	9,691	65,541	2.326
1987	70,283	3,297	66,986	2.309
1988	75,918	8,428	67,490	2.311
1989	77,194	8,740	68,454	2.299

Sources: U.S. Census (1970 and 1980); California Department of Finance (1975, 1981-1989);
John W. Cone (1971-1979)

Projected Growth

The Association of Bay Area Governments (ABAG) in Projections '87 projects Alameda's total population growth for five year increments as follows: 75,800 (1990); 77,300 (1995); 76,500 (2000); 77,000 (2005) (see Table 3-2). In fact, the total population of Alameda has already exceeded ABAG's 2005 projection, due largely to the fluctuation in the group quarters (primarily military) population. This special consideration aside, ABAG projects a modest, steady increase in the number of households and total household (non-group) population between 1990 and 2005.

Housing demand and needs in Alameda obviously reflect national and Bay Area demographic trends. Compared to 20 or 30 years ago, people are living longer, having fewer children, and forming smaller households. In addition, there are now more divorces, more single-parent households formed (especially those with a female head of household), more single-person households, and more elderly households, all of which create special housing needs, especially for lower cost housing.

The trend toward smaller households is projected by ABAG for the Bay Area as a whole and the city of Alameda in particular (see Table 3-2). By 2005, average household size in the city of Alameda is projected to drop from the current 2.29 to 2.14, while countywide average household size is projected to decline to 2.43 (see Table 3-3).

Table 3-2
CITY OF ALAMEDA PROJECTIONS
1990-2005

Category	1990	1995	2000	2005
Population	75,800	77,300	76,500	77,000
Households	29,360	30,260	30,720	31,290
Average Household Size	2.29	2.25	2.17	2.14

Source: Association of Bay Area Governments, Projections '87

Table 3-3

ALAMEDA COUNTY PROJECTIONS

1990-2005

Category	1990	1995	2000	2005
Population	1,256,650	1,313,450	1,360,300	1,414,000
Households	480,930	511,390	539,320	563,100
Average Household Size	2.53	2.49	2.44	2.43

Source: Association of Bay Area Governments, Projections '87

POPULATION AGE STRUCTURE

Alameda's 1980 population included slightly fewer children and more elderly as a proportion of the population than the county as a whole. It is noteworthy that the number of children under 20 years of age in Alameda decreased from 32.3% of the total population in 1970 to 24.7% of the population in 1980. The city's elderly population, on the other hand, has been increasing. From 1970 to 1980, the percent of people in Alameda over 65 years of age increased from 8.7% of the population in 1970 to 12.0% of the population in 1980. As shown in Table 3-4, by 1980 the total number of people over 65 was 7,709 out of a total city population of 63,852. The median age in Alameda in 1980 was 32.3 years, compared to a median age of 30.7 countywide. Households with one or more persons over 65 years of age constituted 21% of the households in Alameda in 1980.

Table 3-4

POPULATION AGE DISTRIBUTION

**City of Alameda
1980**

Age Group	Number	Percent
Under 15	10,843	17.0%
15-19	4,921	7.7%
20-34	19,488	30.5%
35-54	14,055	22.0%
55-64	6,836	10.7%
65+	7,709	12.1%
Total	63,852	100%

Source: 1980 U.S. Census

ETHNICITY

Reflecting statewide trends and the influx of families from Asian countries, the ethnic make-up of Alameda changed slightly between 1970 and 1980 (see Table 3-5).

According to the 1980 Census, 73.6% of Alameda's population was classified as white, compared to 61.1% countywide; 4.1% were black, compared to 18.2% countywide; 12.8% were Asian, compared to 7.9% countywide; and 8.4% were Hispanic, compared to 11.8% countywide.

Based on analysis of school district enrollment information for the 1986/87 school year, John W. Cone estimates that the city of Alameda minority ("non-white") population increased from 26.4% in 1980 to 43.7% in 1986/87. Within this group, he estimates blacks increased from 4.1% to 8.4% of Alameda's total population. (Selected City Characteristics, John W. Cone, August 1988).

Table 3-5

ETHNICITY

City of Alameda and Alameda County 1970-1980

Ethnicity	City of Alameda		Alameda County
	1970	1980	1980
White	85.6%	73.6%	61.1%
Black	1.5%	4.1%	18.2%
Asian	4.6%	12.8%	7.9%
Hispanic	8.3%	8.4%	11.8%
Other	*	1.1%	1.1%

*Combined with black

Sources: 1970 and 1980 U.S. Census

HOUSEHOLD COMPOSITION

The household composition of the city of Alameda roughly reflects the household composition of Alameda County. In 1980, 33.5% of Alameda's households were made up of single persons, 59.9% were family households, and 6.5% were non-family households (see Table 3-6).

Table 3-6
HOUSEHOLD COMPOSITION
City of Alameda and Alameda County
1980

	<u>City of Alameda</u>		<u>Alameda County</u>	
	Number of Households	%	Number of Households	%
<u>Single Person Household</u>				
Male	3,654	13.8%	54,552	12.8%
Female	5,218	19.7%	66,130	15.5%
<u>Two or More Person Households</u>				
Married-Couple Family	12,230	46.1%	209,967	49.2%
Other Family				
Male Householder	723	2.7%	13,693	3.2%
Female Householder	2,953	11.1%	50,883	11.9%
<u>Non-Family Household</u>				
Male Householder	1,065	4.0%	18,876	4.4%
Female Householder	674	2.5%	12,261	2.9%
<u>Total</u>	26,517	100%	426,362	100%

Source: 1980 U.S. Census

As shown in Table 3-7, the composition of households with children under the age of 18 is roughly comparable between the city of Alameda and Alameda County. Particularly noteworthy is the number of households with children headed by single mothers (i.e., 25.4% for the city of Alameda).

Table 3-7

HOUSEHOLDS WITH PERSONS UNDER AGE 18

**City of Alameda and Alameda County
1980**

	City of Alameda		Alameda County	
	Number	%	Number	%
Married-Couple Family	5,239	69.0%	104,040	69.7%
Other Family				
Male Householder	315	4.1%	6,891	4.6%
Female Householder	1,926	5.4%	36,315	4.3%
Non-Family	113	1.5%	2,109	1.4%
Total	7,593	100%	149,355	100%

Source: 1980 U.S. Census

EMPLOYMENT

The economy of Alameda County is strong and becoming increasingly diversified. Between 1980 and 1990, according to ABAG projections, Alameda County employment is expected to grow by 111,242 jobs, a 21.8% increase. Between 1990 and 1995 employment in Alameda County is expected to increase by 11.2% employment. Employment in the city of Alameda between 1980 and 1990 is expected to increase by 21.4%, and between 1990 and 1995 by 7.1% (see Table 3-8). The strong employment growth in Alameda County jobs is expected to continue to increase the demand for housing in the city of Alameda. Housing that is relatively near to jobs is expected to become even more desirable as travel time to work increases due to traffic congestion throughout the Bay Area. In addition, homeporting at the Naval Air Station may increase Navy personnel needing housing in the area.

Table 3-8

TOTAL EMPLOYMENT

City of Alameda and Alameda County 1980-2005

	City of Alameda	Alameda County
1980	31,465	511,158
1985	34,400	559,800
1990	38,200	622,400
1995	40,900	692,200
2000	43,300	740,600
2005	44,000	776,900

Source: Association of Bay Area Governments, Projections '87

Further, more people are working than ever before. In 1980, 53% (33,895) of the city's residents were employed. By 1995, ABAG projects that 56.7% (43,800) of the city's residents will be employed. This increasing rate is due to a number of factors, including an increase in the number of working women, attributable in part to the need for two incomes in a family to make housing payments.

Table 3-9

TOTAL EMPLOYED RESIDENTS

**City of Alameda and Alameda County
1980-2005**

	City of Alameda	Alameda County
1980	33,895	522,093
1985	39,300	600,400
1990	42,200	665,800
1995	43,800	719,900
2000	43,400	755,000
2005	44,000	789,900

Source: Association of Bay Area Governments, Projections '87

Unemployment rates in Alameda County over the past few years have been about the same as state and national averages, although about 1% higher than regional figures.

HOUSEHOLD INCOME

Alameda's median household income in 1980 was slightly below the Bay Area and Alameda County medians (see Table 3-10). In 1980, 23.0% of the city's households were considered very low income (earning less than 50% of median income), 20.7% were considered low income (earning between 50% and 80% of median), 25.7% were considered moderate income (earning between 80% and 120% of median) and 30.6% were considered above moderate income (earning more than 120% of median).

Table 3-10
HOUSEHOLD INCOME

City of Alameda
1980

Household Income	Number	Percent
Less than \$5,000	2,464	9.3%
\$5,000-\$9,999	3,863	14.5%
\$10,000-\$14,999	4,454	16.8%
\$15,000-\$24,999	6,979	26.2%
\$25,000-\$49,999	7,438	28.0%
\$50,000 or more	1,389	5.2%
Alameda Median	\$18,097	
Alameda County Median	\$18,700	
Bay Area Median	\$20,607	

Source: 1980 U.S. Census

In constant 1985 dollars, ABAG projects that average household income will increase in the city of Alameda from \$31,533 in 1980 to \$35,700 in 1990 and to \$37,500 in 1995. These average income figures are slightly lower (by about \$1,000) than for those of Alameda County as a whole (see Table 3-11).

Table 3-11
AVERAGE HOUSEHOLD INCOME
(In Constant 1985 Dollars)
City of Alameda and Alameda County
1980-2005

	City of Alameda	Alameda County
1980	\$31,533	\$32,015
1985	\$34,900	\$34,900
1990	\$35,700	\$36,900
1995	\$37,500	\$38,600
2000	\$39,600	\$40,400
2005	\$41,300	\$42,200

Source: Association of Bay Area Governments, Projections '87

CHAPTER 4

HOUSING STOCK AND CHARACTERISTICS

INTRODUCTION

This chapter describes Alameda's housing stock and its characteristics, with comparisons with surrounding cities, Alameda County, and the Bay Area. The information in this chapter comes primarily from the 1970 and 1980 Census, the California Department of Finance, and the Association of Bay Area Governments, but is supplemented by information from the City of Alameda and other sources.

SETTING

The city of Alameda is located in northern Alameda County adjacent to Oakland. Like the East Bay as a whole, Alameda is a desirable place to live because of its proximity to San Francisco and Oakland, its location on San Francisco Bay, and the attractiveness of its housing and neighborhoods. As an older island city that is almost completely developed, Alameda shares certain attributes with older central cities in the county and the Bay Area, but also has many unique qualities.

Of the city's 10.0 square miles of land area, approximately 2.3 square miles are devoted to federal installations at Alameda Naval Air Station and Government Island, leaving only 7.7 square miles for all other land uses. This 7.7 square miles of land area includes the Main Island and Bay Farm Island, excluding lagoons.

Based on 1988 population estimates, Alameda has the third highest residential population density (behind Albany and Berkeley) of all the cities in Alameda County (see Table 4-1).

Table 4-1
RESIDENTIAL POPULATION DENSITY
Cities in Alameda County
1988

City	Land Area Square Miles	1988 Population	Population Per Sq. Mile	Ordinal Rank
Alameda	10.0	75,918	7,592	3
Albany	1.0	15,879	15,879	1
Berkeley	10.90	106,803	9,798	2
Dublin	8.50	22,047	2,594	13
Emeryville	1.50	4,929	3,286	7
Fremont	78.40	165,222	2,107	14
Hayward	39.00	103,396	2,651	12
Livermore	18.57	56,445	3,040	8
Newark	13.00	39,398	3,031	9
Oakland	53.90	357,788	6,638	4
Piedmont	1.80	10,470	5,817	5
Pleasanton	16.00	48,482	3,030	10
San Leandro	13.00	67,053	5,158	6
Union City	18.00	50,120	2,784	11

Sources: California Department of Finance; OPR California Planner's 1989 Book of Lists; City of Alameda

HOUSING STOCK COMPOSITION AND GROWTH

As shown in Table 4-2, between 1980 and 1989 a total of 2,554 units were added to the city's total housing stock (new construction minus demolitions and conversions). Units added included 2,454 single family units and 203 duplex-fourplex units. 103 multiple family units (net) in structures with 5 or more units were lost. The number of mobile homes did not change. Thus, during the 1980's the city added an average of 284 new units to the housing stock per year.

In 1989, Alameda's housing stock includes 14,610 units (48%) single family units; 5,266 units (17%) in structures of 2 to 4 units; 10,424 units (34%) in structures of 5 or more units; and 56 mobilehome units (less than 1%). In addition, there are several marinas in the city containing "liveaboard" boats. About 10% of the 50 boats at the Barnhill Marina are assumed to be "liveaboards."

Table 4-2
HOUSING STOCK CHANGES
City of Alameda
1980-1989

HOUSING UNITS					
Year	Single Family	Unit in Structures of 2 to 4 Units	Units in Structures of 5 or More Units	Mobile- homes	Total
1980	12,156	5,063	10,527	56	27,802
1981	12,315	5,119	10,407	56	27,897
1982	12,497	5,119	10,407	56	28,079
1983	12,533	5,160	10,407	56	28,156
1984	12,752	5,194	10,417	56	28,419
1985	13,170	5,217	10,417	56	28,860
1986	13,452	5,238	10,424	56	29,170
1987	13,675	5,242	10,424	56	29,397
1988	14,003	5,258	10,424	56	29,741
1989	14,610	5,266	10,424	56	30,356

Sources: 1980 U.S. Census; California Department of Finance

Table 4-3 shows a comparison of the city of Alameda's housing stock in 1989 with those of other Alameda County cities. As the table shows, of the 14 cities in Alameda County, Alameda has the third highest percentage (52%) of its housing stock made of up non-single-family units. Only Berkeley (57%) and Emeryville (86%) have higher percentages. Only Berkeley (22%) and Oakland (18%) have higher percentages of their housing stock in structures of 2 to 4 units. The proportion of Alameda's housing stock in structures of 5 or more units (34%) is comparable to the proportion of units in such structures in Alameda (35%), Berkeley (35%), and Oakland (33%).

Table 4-3

HOUSING STOCK COMPOSITION

Alameda County Cities
1989

		<u>Single Family Units</u>		<u>Units in Structures of 2 to 4 Units</u>		<u>Units in Structures of 5 or More Units</u>		<u>Mobilehomes</u>	
	Total Units	Total Units	Percent of Total Units	Total Units	Percent of Total Units	Total Units	Percent of Total Units	Total Units	Percent of Total Units
Alameda	30,356	14,610	48%	5,266	17%	10,424	34%	56	*
Albany	7,481	4,057	54%	779	10%	2,645	35%	0	*
Berkeley	47,019	20,438	43%	10,187	22%	16,357	35%	37	*
Dublin	6,717	5,024	75%	226	3%	1,467	22%	0	*
Emeryville	3,257	456	14%	484	15%	2,309	71%	8	*
Fremont	60,416	42,107	70%	1,585	3%	16,106	27%	618	1%
Hayward	41,983	24,029	57%	2,777	7%	13,329	32%	1848	4%
Livermore	20,551	16,224	79%	988	5%	2,878	14%	461	2%
Newark	12,247	10,464	85%	441	4%	1,325	11%	17	*
Oakland	155,051	75,637	49%	28,037	18%	51,191	33%	186	*
Piedmont	3,870	3,752	97%	73	2%	45	1%	0	*
Pleasanton	18,355	13,935	76%	751	4%	3,326	18%	343	2%
San Leandro	30,568	19,430	64%	2,425	8%	7,960	26%	753	2%
Union City	15,226	10,666	70%	1,351	9%	2,485	16%	724	5%
Alameda County Total	500,620	295,472	59%	58,725	12%	140,637	28%	5,786	1.2%

* Less than 1%

Source: California Department of Finance, 1989

Average unit size in Alameda is increasing, with larger homes now being built. In 1980, the most common size unit in the city had two bedrooms, although recent construction has been more for three-or-more-bedroom units. According to 1980 Census data, one-bedroom and studio units comprised 30% of the total housing stock, two-bedroom units comprised 38%, and units with three-bedroom or more, 32% of the housing stock (see Table 4-4).

Table 4-4
NUMBER OF BEDROOMS PER UNIT
City of Alameda
1980

Number of Bedrooms Per Housing Unit	Number of Units	Percent of Total
None and One	8,342	30.0%
Two	10,501	37.8%
Three or More	8,926	32.2%
Total	27,769	100%

Source: 1980 U.S. Census

AGE AND CONDITION OF HOUSING STOCK

Alameda's housing stock is relatively old, yet generally well-maintained. As shown in Table 4-5 almost 40% of Alameda's 1980 housing stock was built before 1939; only about 15% of the city's 1980 housing stock was constructed after 1970.

Table 4-5
AGE OF THE HOUSING STOCK

City of Alameda
1980

Year Built	Number	Percent
1970-1980	4,240	15.3%
1960-1969	6,804	24.5%
1950-1959	2,935	10.6%
1940-1949	2,971	10.7%
1939 or earlier	10,819	39.0%
Total	27,769	100%

Source: 1980 U.S. Census

While most units are relatively well-maintained, almost all neighborhoods contain scattered conditions of housing deterioration and disrepair, with neighborhoods in the north and central areas of the city exhibiting the most serious need for both single and multiple family housing rehabilitation.

According to the City's 1988-91 Housing Assistance Plan (HAP), Alameda's housing stock contains an estimated 12,429 standard owner-occupied units and 15,371 standard renter-occupied units. Substandard units are defined as those units which, at a minimum, fail to meet current health and safety codes because of absent or inadequate heating facilities. Using this definition, the HAP estimates there are 416 owner-occupied and 528 renter-occupied substandard units.

Other substandard conditions, such as lack of complete plumbing and/or kitchen facilities, undoubtedly increase the number of substandard units but are not included to avoid double-counting of certain units.

In 1985 the City undertook a partial "windshield" survey to identify exterior conditions which may indicate the existence of other substandard conditions. More than 225 single and multiple family structures were identified through this effort, further supporting the need for rehabilitation programs.

Over the past ten years there has been an increased level of private rehabilitation in the city. Perhaps because of escalating housing costs, more people are choosing to stay in their homes and modernize, rehabilitate, and add space and amenities, rather than trade up for larger homes. The City's rehabilitation programs have also done much to improve the overall conditions of Alameda's housing stock.

Because of the overall high quality and high value of the city's housing stock, virtually every substandard unit in Alameda is considered suitable for rehabilitation.

HOUSING TENURE

According to the 1980 Census, owner-occupants comprised 41% (10,908) of the total occupied units in Alameda in 1980, with 59% of the occupied units (15,609) being rented. In Alameda County as a whole, 53% of the units were owner-occupied and 47% were renter-occupied in 1980. 514 of the total number of condominium units (2,232) in the city were rented in 1980.

VACANCY RATE

The percent of vacant units provides a quantifiable measurement of supply and demand. The rule of thumb is that an overall vacancy rate of 4.5% to 5.0% indicates a good balance of supply and demand in the housing market. The Association of Bay Area Governments has adopted 4.5% as a regional vacancy goal in its housing needs determinations.

High demand and short supply results in continued use of units which are overcrowded, unsafe, unsanitary or otherwise unsuitable for residential use. It also results in high prices and rents, which most severely impact lower income households, people on fixed incomes, families with children and other special need groups. Overcrowding and discrimination are also more likely to occur when the rental vacancy rate is low.

In 1980, according to the Census, Alameda's housing stock contained 27,785 year-round housing units. Of these, 1,268 or about 4.6% were classified as vacant. 305 of these units were vacant for sale, 568 were vacant rental units, 53 were held for occasional use, and 342 were classified as "other vacant." The effective vacancy rate, therefore, was about 3.14%. During the 1980s vacancy rates have declined sharply throughout the Bay Area as demand has significantly exceeded the available housing supply. Table 4-6 shows vacancy rates for Alameda County and all the cities in the county. As the table indicates, Alameda has one of the lowest rates in Alameda County.

Table 4-6**VACANCY RATES****Vacant Units
1989**

Jurisdiction	Percent Vacant Units
City of Alameda	1.9%
Albany	2.9%
Berkeley	3.3%
Dublin	3.0%
Emeryville	9.3%
Fremont	2.0%
Hayward	5.3%
Livermore	2.3%
Newark	2.3%
Oakland	4.6%
Piedmont	1.9%
Pleasanton	2.8%
San Leandro	3.0%
Union City	1.2%
Alameda County Total	3.3%

Source: California Department of Finance, 1989

The vacancy rates shown in Table 4-6, as reported by the California Department of Finance, include units that are held for occasional use, even though they are not a part of the available housing supply. Thus, the true vacancy rates are probably even lower. Currently, Alameda has one of the lowest vacancy rates.

OVERCROWDING

An overcrowded housing unit is defined as one occupied by more than one person per room, exclusive of bathrooms and kitchens. According to the 1980 Census, 1,082 (4.1%) of the occupied housing units in existence at that time were overcrowded. 836 or 77% of these overcrowded units were renter-occupied; 246 or 23% were owner-occupied.

There are no recent data on overcrowding, but, since household size has remained approximately the same since in 1980, it might be assumed that 4.1% of the current occupied housing stock, or 1,221 units, are overcrowded.

HOUSING COSTS, AFFORDABILITY, AND OVERPAYMENT

Housing Costs

The city of Alameda is one part of the housing market area that makes up Alameda County as a whole. Alameda County is in turn part of the larger Bay Area housing market. Housing prices in Alameda County have tended to lag behind average Bay Area housing prices, although the city of Alameda has higher priced housing than the county as a whole.

In 1980, the median home price in the city of Alameda was \$99,600 and the median rent was \$257, which was about the same as the Bay Area's median home price (\$99,000) and median rent (\$267) (see Table 4-7). Alameda County's median home price in 1980 was \$85,300 and median rent was \$240.

Table 4-7
MEDIAN HOME VALUES AND RENTS
1980

Jurisdiction	Median Home Value	Median Rent
City of Alameda	\$99,600	\$257
Alameda County	\$85,300	\$240
Oakland	\$66,600	\$202
Berkeley	\$96,400	\$223
San Leandro	\$79,800	\$255
Hayward	\$77,400	\$271
Bay Area	\$99,000	\$267

Source: 1980 U.S. Census

The sales price of housing has increased dramatically since 1980. According to the Alameda Board of Realtors Multiple Listing Service (MLS) Provider, the median sales price for a single-family home in Alameda in 1989 is \$262,333. The median price of townhomes is \$177,000, and the median price of a condominium is \$107,000 (see Table 4-8).

Table 4-8
MEDIAN HOME VALUES

City of Alameda
1988 and 1989

Type	1988	1989
Single Family Detached		
Two-Bedroom	\$164,000	\$198,000
Three-Bedroom	\$205,000	\$271,000
Four-Bedroom	\$258,000	\$318,000
Townhomes		
One-Bedroom	\$125,000	\$167,000
Two-Bedroom	\$182,000	\$187,000
Condominiums		
One-Bedroom	\$86,000	\$87,000
Two-Bedroom	\$115,000	\$127,000

Source: Alameda Board of Realtors MLS Provider, April 1989

According to TRW Real Estate Information, the median sales price of all homes in Alameda County rose from \$155,395 in January 1988 to \$174,744 in January 1989. During this same period, according to TRW, housing prices in the Bay Area rose from \$174,739 to \$205,064. The California Association of Realtors reported that between January 1988 and January 1989, the median sales price of a single-family home in the Bay Area (excluding Napa, Solano and Sonoma Counties) rose from \$185,898 to \$235,827, an increase of 29%.

Table 4-9 shows median listed rents in Alameda for 1975, 1979 and 1989 for vacant or soon to be vacant single family, condominium and apartment units. It should be noted that units not listed in the newspaper are not included in the 1989 column, nor are occupied units. It can be assumed, however, that the rental rates for these units are less than the listed rates.

Table 4-9
MEDIAN LISTED RENTS
City of Alameda
1975-1989

Unit Type	1975 Rents	1979 Rents	1989 Rents
Studio and One-Bedroom	\$170	\$240	\$575
Two-Bedroom	\$220	\$240	\$775
Three-Bedroom	\$320	\$465	\$1050
Four-Bedroom	\$440	\$600	\$1,300

Sources: Alameda Time-Star (June, 1975; May, 1979; Alameda Housing Authority, July 1989)

As shown in Table 4-9, rents have increased dramatically over the past 14 years (from 1975 to 1989): 140% increase for studio and one bedroom units; 121% increase for two bedroom units; 125% increase for three bedroom units; and 116% increase for four bedroom units. The median advertised rent for a two bedroom unit (\$775) is about equal to "fair market rents" allowed by HUD under the Section 8 Rental Assistance Program.

Home Ownership Affordability

Table 4-10 shows affordability for home ownership at various income levels for two-person and four-person households. The table assumes a 10% down payment and that households can afford to pay roughly three times their annual income on a house.

Table 4-10
OWNERSHIP AFFORDABILITY
1989

Household	Income	Price @ 3 x Income	Down Payment	Mortgage
(Two Persons)				
50% Median	\$18,000	\$54,000	\$5,400	\$48,600
80% Median	\$27,100	\$81,300	\$8,130	\$73,170
100% Median	\$36,000	\$108,000	\$10,800	\$97,200
120% Median	\$43,200	\$129,600	\$12,960	\$116,040
(Four Persons)				
50% Median	\$22,500	\$67,500	\$6,750	\$60,750
80% Median	\$33,900	\$101,700	\$10,170	\$91,530
100% Median	\$45,000	\$135,000	\$13,500	\$121,500
120% Median	\$54,000	\$162,000	\$16,200	\$145,800

Source: Alameda Housing Authority, April 1989

The income figures in Table 4-10 are derived from income limits established by HUD to implement the Section 8 Rental Assistance program. It should be noted that additional homeowner expenses, such as taxes and insurance, can require about 5% to 7% of gross income for lower and moderate income families. This would bring total housing costs up substantially. As the table demonstrates, home ownership has become increasingly difficult for all income groups. According to the California Association of Realtors' March 1989 affordability index, only 11% of Bay Area households can currently afford the median-priced home in the Bay Area.

Rental Affordability

Rents have also increased with the high demand for housing. According to the Bay Area Council (February 1989), rents for available apartments in the Bay Area rose to an average of \$725 for a two-bedroom apartment, up 7.4% from the previous year. Given the low vacancy rate for rental housing in Alameda (high demand and low supply), it is anticipated that rent levels in the city will continue to increase. Table 4-11 shows rental affordability levels.

Table 4-11
RENTAL AFFORDABILITY
1989

Household	Income	Rent @ 30%	Unit Type
(Two Persons)			
50% Median	\$18,000	\$450	1-2 BR
80% Median	\$27,100	\$677	1-2 BR
100% Median	\$36,000	\$900	1-2 BR
120% Median	\$43,200	\$1,080	1-2 BR
(Four Persons)			
50% Median	\$22,500	\$562	2-3 BR
80% Median	\$33,900	\$847	2-3 BR
100% Median	\$45,000	\$1,125	2-3 BR
120% Median	\$54,000	\$1,350	2-3 BR

Source: Alameda Housing Authority, 1989

The Department of Housing and Urban Development (HUD) establishes "fair market rents" for Alameda and Contra Costa Counties for use in the Section 8 Rental Assistance program. These rent levels are shown in Table 4-12.

Table 4-12

SECTION 8 FAIR MARKET RENTS

**Alameda and Contra Costa Counties
1989**

Number of Bedrooms	Fair Market Rent
Studio	\$539
One-Bedroom	\$654
Two-Bedroom	\$772
Three-Bedroom	\$965
Four Bedroom	\$1,080

Source: Department of Housing and Urban Development

Table 4-13 illustrates the ability to rent a unit for families at below moderate income (120% of the Bay Area median income). In this example, 30% of gross income is used to establish maximum rent because it is the standard used by HUD for the Section 8 program.

Table 4-13
INCOME LIMITS FOR VARIOUS
SIZE HOUSEHOLDS (1989)

Household Size (Basis for Limit)	Very Low Income (Below 50% of Median)*	Low Income (50% to 80% of Median)*
1 Person	\$15,750	\$23,750
2 Person	\$18,000	\$27,100
3 Person	\$20,250	\$30,500
4 Person	\$22,500	\$33,900
5 Person	\$24,300	\$36,000
6 Person	\$26,100	\$38,150
7 Person	\$27,900	\$40,300
8 Person	\$29,700	\$42,400

*Specifically established for the Section 8 Program

Source: Alameda Housing Authority, 1989

The preceding tables illustrate that rental rates in Alameda and the Bay Area are generally affordable for households earning 80% to 120% of median income. Housing affordable to people earning less than 80% of median income is in shorter supply.

Overpayment for Housing

Traditional lending wisdom, has in the past employed the rule of thumb that up to 25% of income spent on housing is "affordable." However, more recent lending practices and income limits for the HUD Section 8 Rental Assistance Program use 30% of income as the affordability standard.

In 1980, 26.7% of the city's households paid more than 30% of their income on housing, and one out of three renter households paid more than 30%. Table 4-14 shows the number of households (both owners and renters) who paid more than 30% of their income on housing in 1980. It should be noted that 53% of the city's lower income households (earning less than 80% of median income) paid more than 30% of their income on housing in 1980, with most of those (85%) being renters.

Data from the 1980 Census, which specifies rental or home ownership costs as a percent of income, were used to determine housing overpayment by income group. The Census aggregates income for overpaying households as follows: less than \$5,000; \$5,000-\$9,999; \$10,000-\$14,999; \$15,000-\$19,999; and \$20,000 or more. In order to use the data for income

categories relating to state housing element law (i.e., very low, low, moderate and above moderate income), the data were proportioned based on the percentage of households estimated to fall within four income categories. Table 4-14 includes the following assumptions for specific income categories based on this methodology:

- (1) The number of very low income households overpaying for housing includes all overpaying households with an income less than \$10,000 in 1980.
- (2) The number of low income households overpaying for housing includes all overpaying households that fall in the Census' "\$10,000-\$14,999" category plus 30% of the households in the "\$15,000-\$19,999" category.
- (3) Moderate income households overpaying for housing includes the remaining overpaying households within the Census' "\$15,000-\$19,999" category plus the proportion of overpaying households in the "\$20,000 or more" category that earn from \$20,000 to \$25,000 per year. This information was derived from the proportion of households earning \$20,000-\$25,000 that comprised the \$20,000 or more income group throughout the city in 1980.

By looking at information on family budgets and costs of other necessities, it becomes clear that lower income people paying over 30% of their income for housing may be doing so at the expense of other necessities. Moderate and above moderate income people, on the other hand, could probably afford slightly more than 30% of their income for housing.

Table 4-14

**OVERPAYMENT FOR HOUSING
HOUSEHOLDS PAYING MORE THAN 30% OF INCOME ON HOUSING**

**City of Alameda
1980**

Income	Renters		Owners		Total	
	Number	Percent	Number	Percent	Number	Percent
Very Low Income Less than \$10,000: Total Households (Number Paying 30% +)	4,701 (3,930)	18% (84%)	1,632 (757)	6% (26%)	6,333 (4,687)	24% (74%)
Low Income \$10,000-\$16,500: Total Households (Number Paying 30% +)	3,953 (1,131)	15% (29%)	1,625 (419)	6% (26%)	5,579 (1,550)	21% (28%)
Moderate Income \$16,500-\$25,000: Total Households (Number Paying 30% +)	3,814 (229)	14% (6%)	2,093 (266)	8% (13%)	5,907 (495)	22% (8%)
Above Moderate Income More than \$25,000: Total Households (Number Paying 30% +)	3,140 (9)	12% (0%)	5,558 (389)	21% (7%)	8,698 (398)	33% (5%)
TOTAL HOUSEHOLDS (Total Paying 30% +)	15,609 (5,299)	59% (34%)	10,908 (1,831)	(41%) (17%)	26,517 (7,130)	100% (27%)

Source: Derived from 1980 U.S. Census

CONDOMINIUM CONVERSIONS

Condominium conversion is a double-edged sword. On one hand is the potential of home ownership opportunities for moderate income families as well as the physical upgrading of properties. On the other hand, conversions would result in a reduction of the rental housing stock in Alameda since no new apartment buildings are currently feasible.

Approximately 500 apartment units were converted to condominium ownership in the early 1970's. However, since 1975 there has been virtually no demand for conversions. The City's Condominium Conversion Ordinance establishes limits on rental/ownership ratios and regulations for minimizing the impacts on existing tenants.

WEST SIDE

WEST SIDE

WEST SIDE

The West Side is a large area of the city, extending from the Hudson River to the East River, and from the 100th Street to the 215th Street. It is a diverse area, with a mix of residential, commercial, and industrial development. The area is home to many of the city's largest corporations and universities, as well as a large population of residents. The West Side is also known for its cultural and artistic scene, with many museums, galleries, and theaters. The area is a major center of the city's economy and is a key part of its identity.

The following are the names of the West Side neighborhoods:

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CHAPTER 5

NEIGHBORHOOD PROFILES

INTRODUCTION

Alameda is not a homogeneous city. The Combined Land Use Plan (CLUP) has identified ten neighborhoods or planning areas in the city in addition to the Naval Air Station (see Table 5-1). Information on housing is presented by Census tract since it provides the best source of data, even though the neighborhoods overlap Census tract boundaries.

Differences throughout the city in income, age, and home ownership in 1980 are shown on Figures 5-2 through 5-5. From these data it is apparent that the rental housing in the city is providing much of the "affordable" housing, as evidenced by the high degree of correlation between tracts with an above-average proportion of renters and those with an above-average number of very low income households. The notable exception is the Northside area (Census Tract 4273), where there are substantial numbers of very low-income homeowners.

It was on the basis of data such as these that the City designated areas for neighborhood improvements. These areas included the Northside neighborhood and parts of West End and Central neighborhoods (Census tracts 4272, 4273, 4276 and 4280). Tracts 4274-4275 (Naval Air Station) are mainly dependents living in Naval housing.

The following are discussions of each planning area neighborhood.

NORTHSIDE

The Northside is one of the oldest residential areas in the city. A great deal of older housing stock remains, commonly Victorian cottages or bungalows. The amount of private housing rehabilitation is making a significant difference in the appearance of the neighborhood.

The most serious impact on the area is the traffic from industrial uses. Buena Vista Avenue is a residential street which carries heavy traffic volumes, aggravated by the fact that much of the traffic is made up of large trucks. Lincoln Avenue also carries heavy traffic which impacts many of the side streets. A number of alternative routes have been constructed or are proposed to handle anticipated increases in traffic associated with potential Estuary development. These include Constitution Way and Atlantic Avenue extension intended to funnel increased visitor and industrial traffic away from Buena Vista Avenue.

WEST END

Between 1970 and 1980 the West End experienced increases in population and the construction of more than 600 dwelling units. Most of this growth was attributable to development at Ballena Bay. The neighborhood has a mixture of multiple family structures interspersed among older single family houses.

Ballena Bay is a water-oriented development which includes part of the shore in the West End and an island extending out into San Francisco Bay. The non-residential portion of the island, created from filled tidelands, is owned by the City and leased to the developer of Ballena Bay.

This lease incorporates a land use plan including a total convention center, offices, shops and recreational facilities.

SOUTH SHORE

This area is the most-recently developed neighborhood in the city, with the exception of Bay Farm Island, and consequently its character contrasts sharply with areas north of the lagoon. The neighborhood has abrupt changes in density from single-family to high density multiple family districts. During the 1970s, Tracts 4284 and 4285 experienced a substantial increase in the ownership rate primarily due to the construction or conversion of over 400 condominium units.

CENTRAL AND SOUTH CENTRAL

These two neighborhoods, consisting of Tract 4280 and parts of 4278, 4279 and 4284, have among the highest residential densities in the city.

About three-quarters of the housing units are multi-family structures. Many older structures have been converted to multi-family housing. The most notable change between 1970 and 1980 was the sharp increase in home sale prices.

GOLD COAST

The Gold Coast area encompasses about half of Census tracts 4278 and 4279. The R-1 zoning in this area has helped preserve mixed styles of predominantly larger, well-maintained, older single-family homes.

EAST END AND EAST CENTRAL

These two areas include a mixture of unit types, although single-family homes predominate in these neighborhoods. There has been very little new construction since 1970 except for Central Court, encompassing one large block and comprising 24 single family homes on three acres. Increased traffic on Park Street, Broadway and High Street has become a concern to residents.

BAY FARM ISLAND

This approximately 1,700 acre area is separated from the main island of Alameda by the San Leandro Channel and is actually a peninsula which also contains metropolitan Oakland International Airport. It consists of several subareas of land owned by the City, the State, the Port of Oakland, and Harbor Bay Isle Associates. Within Alameda it includes land used for residential and commercial purposes, and vacant land.

The major development on Bay Farm Island is Harbor Bay Isle. In accordance with a development agreement and terms of a litigation settlement, this project has been master planned for an ultimate buildout of 3,200 dwellings.

Construction activity has been relatively high in this part of the city in recent years. A tentative subdivision map for the final phase of the development, consisting of 630 residences, has been approved by the Planning Board. The overall master plan for Harbor Bay Isle includes lagoons, five residential villages, schools, parks and other recreation facilities, a community shopping facility, other commercial uses and a business park. Outside the Harbor Bay Development there is also some existing older housing, and three large townhouse developments (Islandia, Casita and Garden Isle) that were constructed between 1963 and 1976.

It is estimated that the balance of Bay Farm Island has a development potential of approximately 20 dwelling units.

ESTUARY

About three-quarters of the housing now in this area is single-family. In recent years a number of commercial and associated recreational developments have been built along the shoreline. The Planning Board has approved an 18-unit single-family (attached) project in the Marina Village project.

The most critical factor facing the Estuary development is the lack of adequate road access to much of the western waterfront properties. Primary circulation is limited to the existing reserve capacity of the Webster Street and Posey Tubes. Constitution Way and the Atlantic Avenue extension are providing better access to Estuary properties and will funnel increased volumes of visitor and industrial traffic away from Buena Vista Avenue.

Table 5-1

**SELECTED HOUSING CHARACTERISTICS
BY CENSUS TRACT IN ALAMEDA
1980**

Census Tract	Planning Area/ Neighborhood	Median Income	Persons Below Poverty Level	Median Rent	Median Home Value
4271	East Central/ East Side	\$21,645	6.6%	\$262	\$113,700
4272	Estuary/ Northside	\$15,733	9.6%	\$237	\$75,600
4273	Estuary/ Northside	\$15,073	13.3%	\$229	\$72,600
4274	NAS	\$12,865	17.0%	\$224	\$70,800
4275	NAS	\$15,473	13.4%	\$232	-
4276	West End	\$12,607	14.1%	\$207	\$52,300
4277	West End	\$17,929	7.2%	\$299	\$82,400
4278	Central	\$17,617	7.9%	\$241	\$94,600
4279	Central	\$16,109	7.1%	\$242	\$108,600
4280	Central	\$14,905	7.8%	\$253	\$87,400
4281	East Central/ East Side	\$18,500	5.8%	\$245	\$99,400
4282	South Central/ East Side	\$18,992	4.8%	\$303	\$98,000
4283	Bay Farm Is.	\$31,168	1.4%	\$494	\$117,300
4284	South Central	\$17,842	10.4%	\$269	\$90,300
4285	Gold Coast	\$19,008	7.3%	\$288	\$158,200
4286	South Side	\$24,137	3.2%	\$363	\$130,400
City Total		\$18,097	9.1%	\$257	\$99,600

Source: 1980 U.S. Census

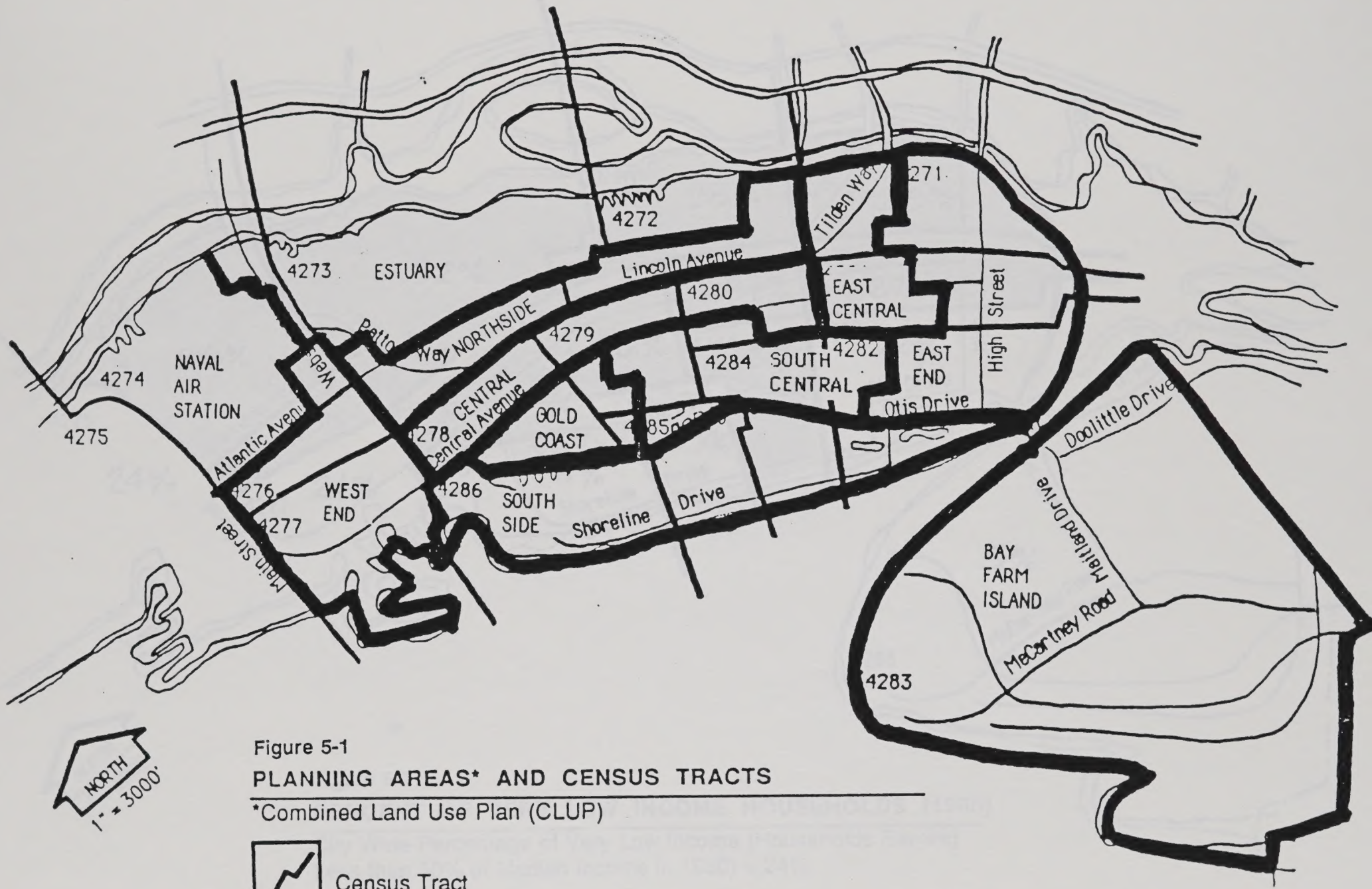
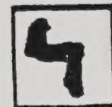


Figure 5-1
PLANNING AREAS* AND CENSUS TRACTS
 *Combined Land Use Plan (CLUP)

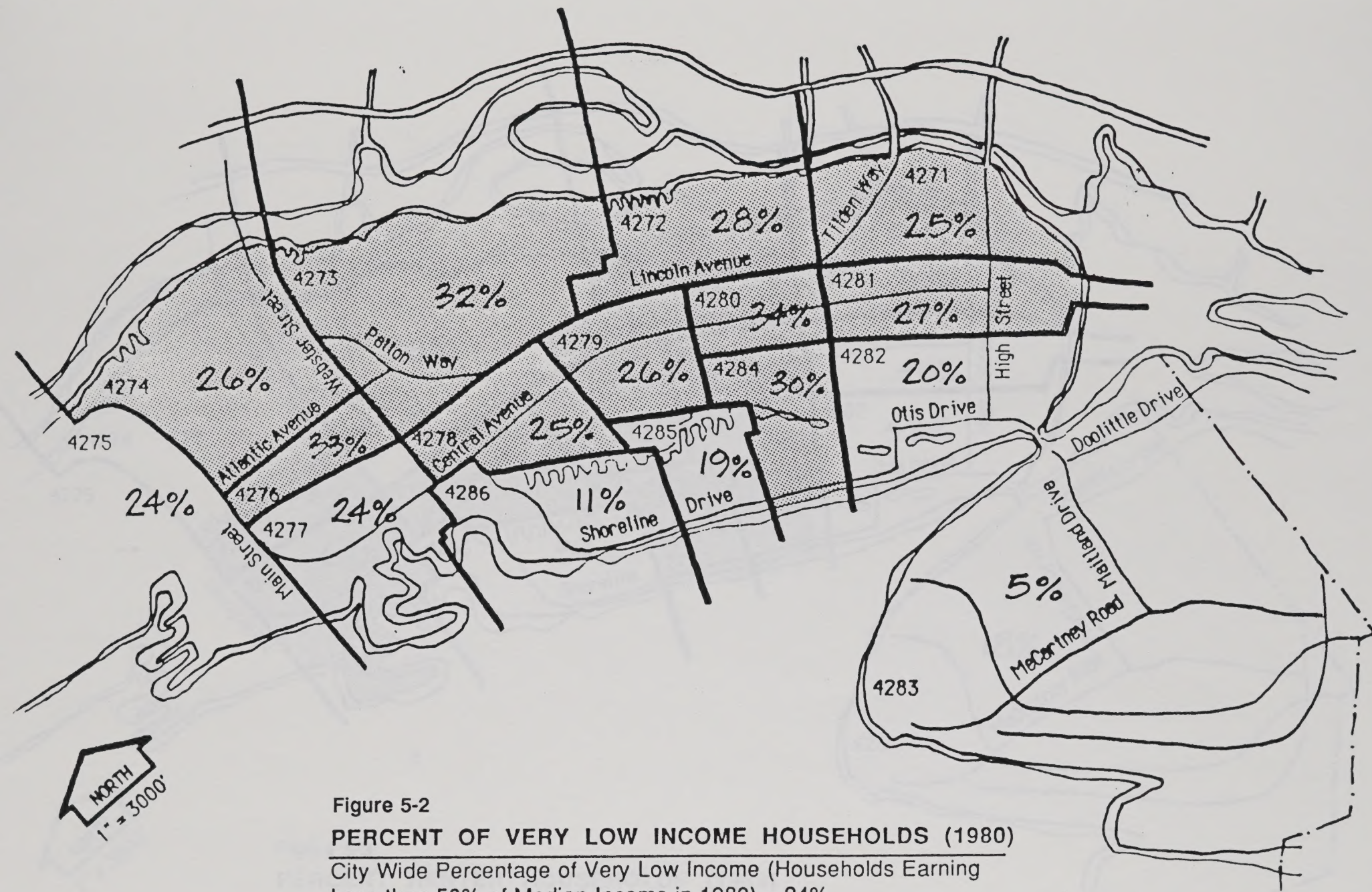


Census Tract



Planning Area

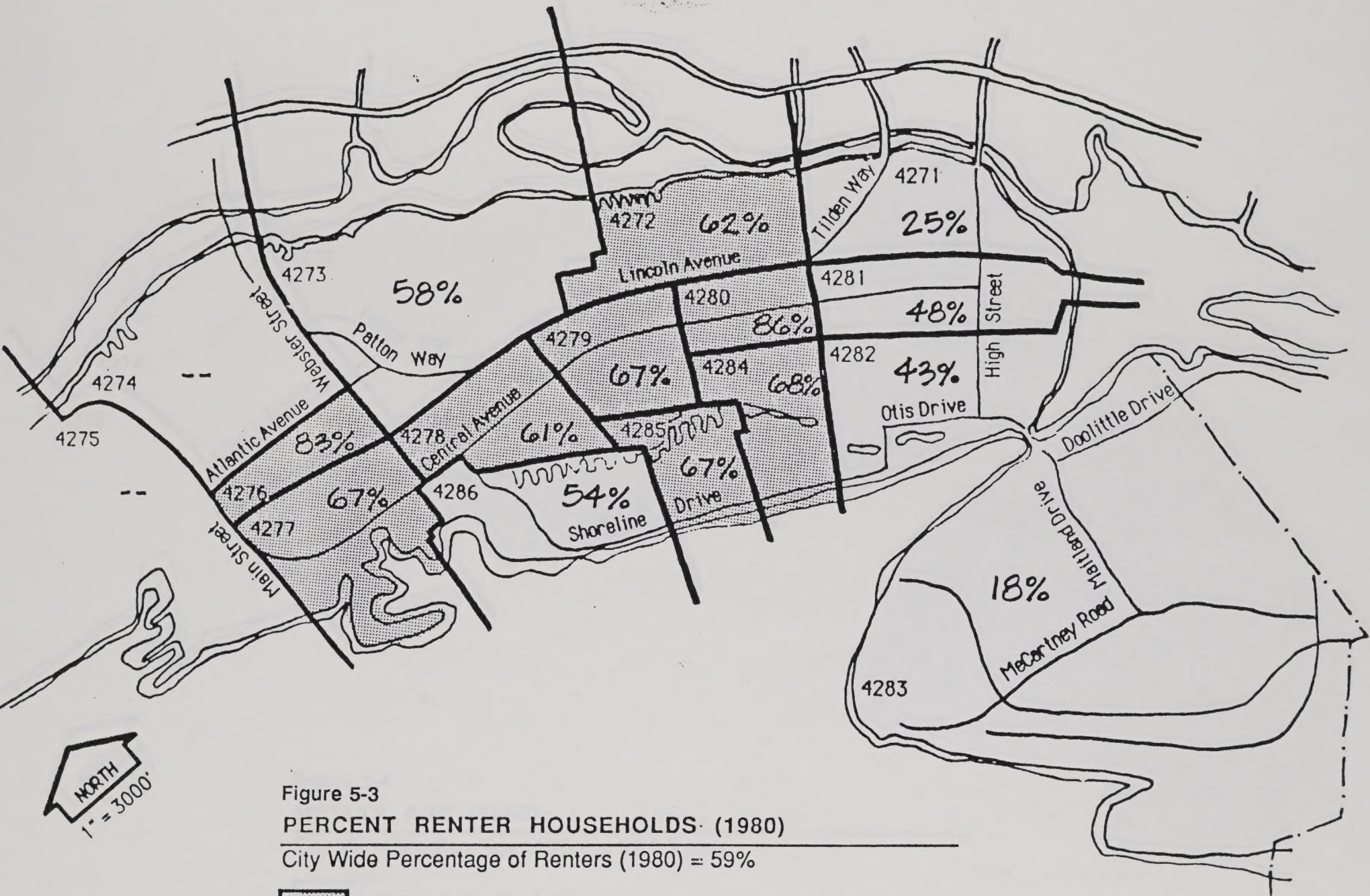


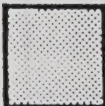


1000 ft. above sea level
Crest of hill 1000 ft. or
more

This map shows the location of the
old and new towns of the
vicinity of the old town of
the old town of the old town of
the old town of the old town of





 Census Tracts Above
 City Wide Percentage

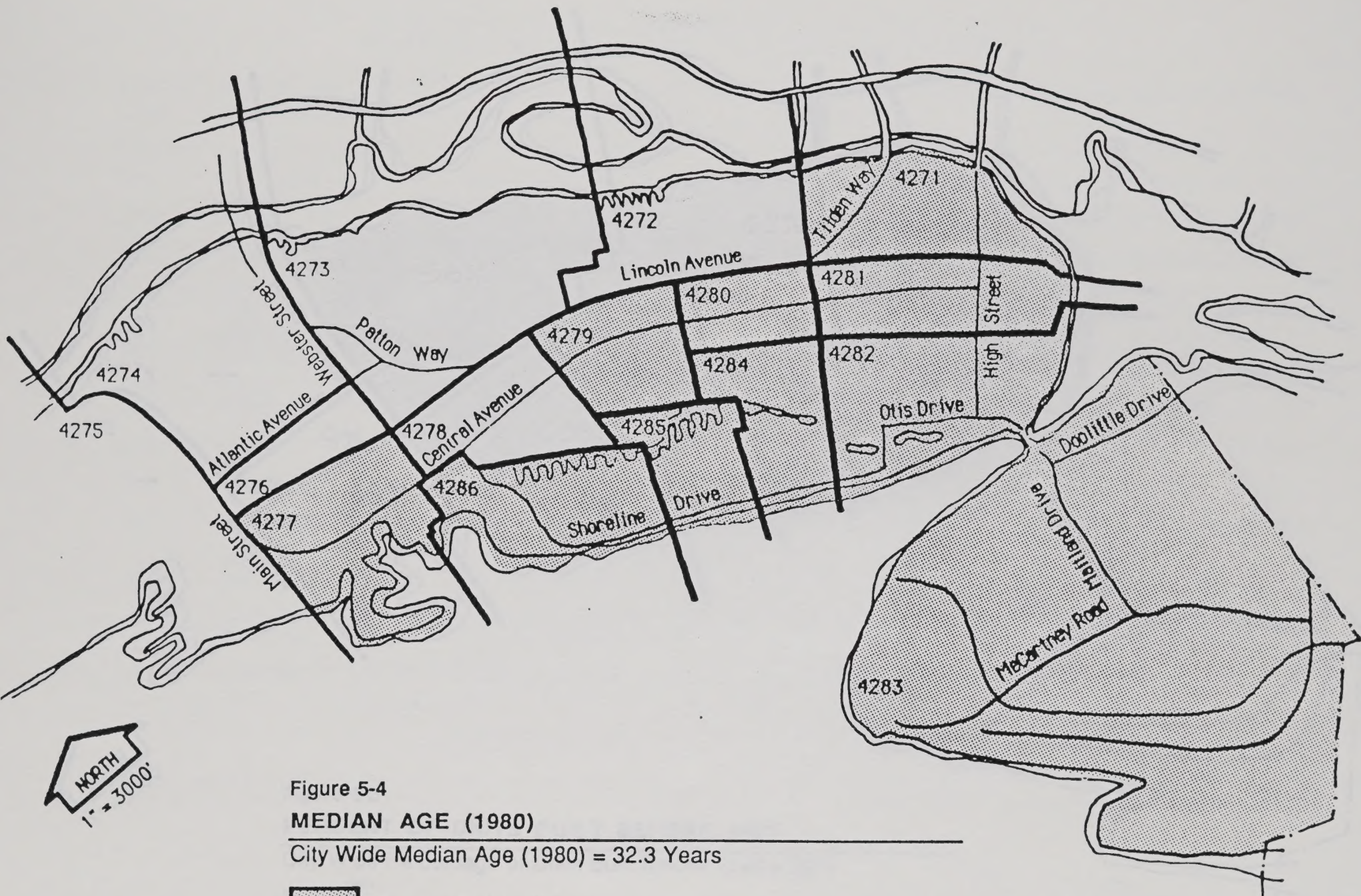
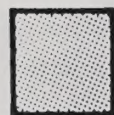


Figure 5-4

MEDIAN AGE (1980)

City Wide Median Age (1980) = 32.3 Years



Census Tracts Above
City Wide Median Age

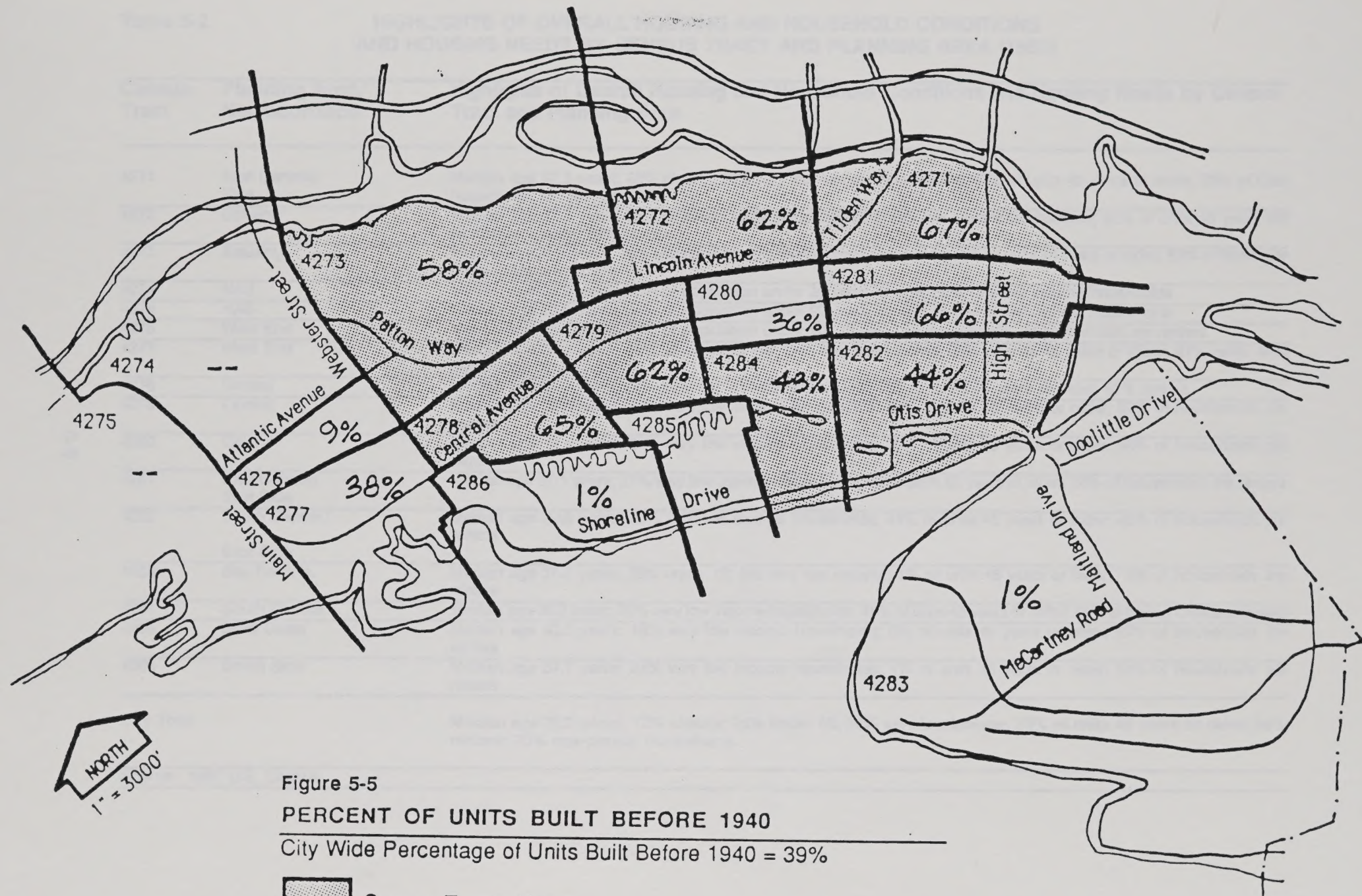
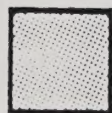


Figure 5-5

PERCENT OF UNITS BUILT BEFORE 1940

City Wide Percentage of Units Built Before 1940 = 39%



Census Tracts Above
City Wide Percentage

Table 5-2

HIGHLIGHTS OF OVERALL HOUSING AND HOUSEHOLD CONDITIONS AND HOUSING NEEDS BY CENSUS TRACT AND PLANNING AREA (1980)

Census Tract	Planning Area/ Neighborhood	Highlights of Overall Housing and Household Conditions and Housing Needs by Census Tract and Planning Area
4271	East Central/ Side	Median age 42.3 years; 26% elderly; 25% very low income households; 67% of units 45 years or more; 75% of East households are owners
4272	Estuary/	Median age 27.3 years; 35% between 20-34 years old; 28% very low income households; 62% of units 45 years old Northside or more; 62% renters
4273	Estuary/	Median age 31.1 years; 16% elderly; 32% very low income households; 58% of units 45 years or older; 58% of Northside households are renters
4274	NAS	Median age 20.3 years; 50% of population under 20 years of age; 26% very low income households
4275	NAS	Median age 23.5 years; 34% of population under 20 years of age; 24% very low income households
4276	West End	Median age 25.1 years; 36% of population under 20; 33 very low income; 83% of households are renters
4277	West End	Median age 32.9 years; 36% 20-34 years old; 24% very low income; 38% of units 45 years or older; 67% rents, 44% one-person households
4278	Central	Median age 31.9 years; 25% very low income households; 65% of units 45 years or older; 61% renters
4279	Central	Median age 32.6 years; 26% very low income households; 62% of units 45 years or older; 67% of households are renters
4280	Central	Median age 32.4 years; 34% very low income households; 39% of units 45 years or older; 86% of households are renters
4281	East Central/ East Side	Median age 37.1 years; 27% very low income households; 66 of units 45 years or older; 48% of households are renters
4282	South Central/ East Side	Median age 39.8 years; 20% very low income households; 44% of units 45 years or older; 43% of households are renters
4283	Bay Farm Is.	Median age 37.6 years; 26% under 19; 5% very low income; 1% of units 45 years or older; 18% of households are renters
4284	South Central	Median age 36.3 years; 30% very low income households; 45% of units 45 years or older; 68% of households are renters
4285	Gold Coast	Median age 43.5 years; 19% very low income households; 8% of units 45 years or older; 67% of households are renters
4286	South Side	Median age 37.7 years; 24% very low income households; 1% of units 45 years or older; 54% of households are renters
City Total		Median age 32.3 years; 12% elderly; 25% under 19; 24% very low income; 39% of units 45 years or older; 59% renters; 33% one-person households

Source: 1980 U.S. Census

CHAPTER 6

HOUSING NEEDS

INTRODUCTION

Under the state housing element requirement, housing needs are defined according to three categories: existing needs, projected needs, and special needs. Chapter 4 identifies the following existing needs:

- Overcrowding (1980)
 - 246 overcrowded, owner-occupied units
 - 836 overcrowded, renter-occupied units
- Substandard Units
 - 416 owner-occupied units needing rehabilitation
 - 528 renter-occupied units needing rehabilitation
- Overpayment (1980)
 - 1,176 lower-income homeowner households paying more than 30 percent for housing
 - 5,061 lower-income renter households paying more than 30 percent for housing

ALAMEDA'S SHARE OF PROJECTED REGIONAL NEEDS

To assist local governments in the San Francisco Bay Area in making projections of future housing needs, the Association of Bay Area Governments (ABAG) in January 1989 issued its regional Housing Needs Determinations for the period 1988 to 1995. The purpose of the document is to examine housing needs on a regional basis and to allocate to every city and county responsibility for planning to meet a portion of those needs.

ABAG's determination of the local share of the regional housing need takes into consideration the following factors: market demand for housing; employment opportunities; availability of suitable sites and public facilities; commuting patterns; and the type and tenure of housing. ABAG calculated the 1988 existing need, defined as the short-fall between the actual vacancy rate in the city and the optimal vacancy rate of 4.5 percent (which is a regional goal), and then determined a projected housing need to 1995 based on the number of units needed to accommodate projected household growth between 1988 and 1995 and the additional units needed to achieve the optimal vacancy rate (see Table 6-1).

Table 6-1

EXISTING AND PROJECTED HOUSING NEEDS

City of Alameda
1988-1995¹

Existing ²	1988-90 Projected Need ³	1990-95 Projected Need ⁴	Alternative Zoning Projected Need ⁵	Total Projected Need
843 DU	1,146 DU	799 DU	441 DU	2,386 DU

¹ January 1, 1988 to April 1, 1995.² The difference (expressed in housing units) between the number of units actually available in Alameda as of January 1, 1988, and the number of units that "should" have been available as of January 1, 1988, based on an optimal vacancy rate of 4.5 percent.³ The number of units needed to accommodate Alameda's projected growth (according to ABAG) for the 1988-1990 period. Note that this figure includes the 843 units from the first column.⁴ The number of units needed to accommodate Alameda's projected growth (according to ABAG) for the 1990-1995 period.⁵ Additional units that ABAG has determined need to be built in Alameda to help offset the projected gap between job growth and housing stock growth in the Bay Area.

Source: Association of Bay Area Governments, January 1989.

ABAG breaks down total 1988-1995 housing needs according to four income categories: very low; low; moderate; and above moderate. The percentage of households within income categories was determined by ABAG based upon an averaging of the city's percentage distribution with the county's and the region's percentage distributions. ABAG's determination of need for the city of Alameda is shown in Table 6-2.

Table 6-2

PROJECTED HOUSING NEED BY INCOME CATEGORY

**City of Alameda
1988-1995**

Very Low¹	Low²	Moderate³	Above Moderate⁴	Total
548	382	477	979	2,386

¹ Units for households earning less than 50% of median income.

² Units for households earning between 50 and 80% of median income.

³ Units for households earning between 80 and 120% of median income.

⁴ Units for households earning more than 120% of median income.

Source: Association of Bay Area Governments, January 1989.

For planning purposes, however, these ABAG figures need to be adjusted to reflect the units that have been issued building permits between January 1, 1988 (the starting point for ABAG's 1988-1995 need determinations) and April 1, 1989. Modified need projections based on this adjustment are shown in Table 6-3.

The 35 units shown in the very low and low-income categories are all infill units on existing developed lots. Because development of these units does not require major infrastructure improvements or land acquisition, and assuming a normal return on investment, these units can be produced at relatively low cost and marketed at relatively low rent levels. Admittedly, the volatility of the housing market in the Bay Area may drive rents to levels unaffordable to very low and low income households, even for units built at low cost. In a community as desirable as Alameda, where one result has been dramatic escalation in the sales price of houses, this outcome is possible. Short of the City of Alameda controlling the rent levels of these units through owner agreements or through rent control, the City can do little more to ensure their affordability to lower income households. This subject is discussed in more detail in Chapter 9.

Table 6-3
ADJUSTED NEED PROJECTIONS

City of Alameda
1988-1990

	VERY LOW	LOW	MODERATE	ABOVE MODERATE	TOTAL
ABAG Needs Projections	548	382	477	979	2,386
Building Permits ¹	17	18	3	10	148
Balance of Need ²	531	364	474	869	2,238

¹ Building permit issued for new units between January 1, and December 31, 1988. Allocation of new units to income categories based upon City of Alameda estimates.

² ABAG need projections minus building permits issued during 1988.

Sources: Association of Bay Area Governments, January 1989; City of Alameda, April 1989.

SPECIAL NEEDS

Beyond the general housing needs documented in previous sections of this chapter, state law requires that the housing element include an assessment of the housing needs of special groups within the community, including the handicapped, elderly, large families, farmworkers, families with female heads of household, and the homeless and families and persons in need of emergency shelter.

Elderly Housing

In 1980, approximately 12% (7,709) of Alameda's population was over 65 years of age; almost 5% was over 75 years of age. The proportion of elderly is expected to increase dramatically by 2000, with the greatest increase in the 75 to 84 year-old age group, which is expected to increase 74%.

In 1980, 4,833 (or 18% of all Alameda households) were headed by a person 65 years and older. 1,979 of these were renter households and 2,854 of these were homeowner households. Of the

total number of householders 65 years and older, approximately 10% were classified as below the poverty level.

Housing costs since 1980 have escalated rapidly, making housing cost a very high proportion, and in some instances all, of an elderly person's Social Security Insurance payment. Many senior citizens live on fixed incomes and have limited resources for maintenance and rehabilitation. In addition, senior citizens who are long-term residents of rental units often experience substantial rental increases when their building is sold. Elderly residents in these circumstances often find themselves unable to locate comparable accommodations at an affordable price in the city and are forced to relocate to a new, unfamiliar community, an event which is frequently traumatic and debilitating.

For those on fixed incomes, the cost of properly maintaining a home can be overwhelming, sometimes necessitating sale and relocation after many years of attachment to friends and neighbors in the area. There is a need not only to preserve for future generations the housing stock currently occupied by senior citizens but also to ensure that elderly residents are able to remain in safe and comfortable surroundings.

The increasing longevity of elderly people and the increasing number of elderly in the population will create an increasing need for affordable housing and specialized housing for older residents. As the population ages further, there will be an even greater need for specialized housing for the elderly (especially low-and moderate-income elderly) such as congregate housing, life care services and group care facilities.

Households Headed by Single Women

Since 1970, the number of households headed by women has increased substantially. In 1980, 11.5% of the city's households were headed by women (3,042 of 26,517). Of those, 36% lived alone, 7% lived with other relatives or non-relatives, and 57% were single mothers with children under 18 years of age. Significantly, 25% of all households with children were headed by a single mother. In 1980, the median household income for single mothers with children was far below the city median household income in 1980 of \$18,097.

Women in the housing market, especially the elderly, low and moderate income and single parents, face significant difficulties finding and maintaining housing. Housing affordability is a primary issue because frequently only one income is available to support the needs of the household -- and only a limited amount of funds can be allocated to housing. Nearly 28% of female-headed households with children under 18 in Alameda were below the poverty level in 1979. While some of these households may find housing assistance through the Section 8 Rental Assistance Program, many others are victims of high rents and/or overcrowded conditions. Although there is a continuing need for affordable rental housing for small families, there is also a need for shared housing and group living alternatives where single-parent families can share not only space but child care and other resources as well.

Operation Sentinel, the City's housing counseling agency, United Pilipinos of Alameda, an emergency shelter provider, and the Alameda Red Cross all report large numbers of single-parent households seeking replacement housing or emergency shelter.

Handicapped Persons

According to the 1980 U.S. Census, a total of 3,168 persons, or 7% of the working age population had some form of disability. 1,561 of these persons were prevented from working by their disability.

A survey of a sample composed of 167 handicapped persons in the city was conducted by the Alameda Times Star in 1978. To be classified as "handicapped", a person had to be physically, mentally or emotionally impaired to the extent that his or her disability, interacting with the environment, imposed barriers between the individual and the attainment of his or her life goals.

The survey revealed that half (50.3%) of Alameda's handicapped population was 65 years of age or older in 1978. Acutely handicapped persons represented 69% of the sample and 22% of these persons stated that their housing was inadequate because they were unable to maintain it properly or get around within it. Of the acutely handicapped, 77% said they would not be able to escape in the event of a fire. The non-acutely handicapped felt housing was adequate in all but 8% of the cases and were not overly concerned about escape from fire.

Special needs of handicapped individuals vary depending upon the particular handicap with which one is afflicted. For example, the needs of a blind person differ greatly from those of person confined to a wheelchair. Special facilities such as ramps, elevators or specially designed restrooms necessary for wheelchair access would be architectural features needed to make dwellings suitable for persons confined to wheelchairs. It can also be assumed as well that the income levels of the physically disabled may be somewhat lower than the general distribution throughout the city.

Family Housing

Family housing encompasses a wide range of housing needs. These include female-headed households (discussed previously), married couples, and large families (with 5 or more persons). Family housing, especially for low and moderate income families, is an especially critical need in Alameda. Specific needs include young adults and single parents, who generally have lower earnings, which can exclude them from the housing market.

In 1980 there were a total of 7,284 families with children, which comprised over one-quarter of the total 26,517 households in the city in 1980. Families with children, for the most part, require two and three-bedroom units. Slightly over 17% of all households in the city had four or more persons. Further, it should be noted that single parents comprised 2,187 households in 1980 (30% of all families with children; and 8% of all households.)

In particular, large families (with 5 or more persons) have special housing needs. There were 1,947 families with 5 or more persons in Alameda in 1980, representing 7% of all households. Most of the units with 3 or more bedrooms are single family homes, which are expensive to rent. Family housing at below market rates is needed in Alameda if the city expects to meet the needs of its diverse population. As existing units are sold at higher and higher prices, the city's "affordable" housing stock will be diminished over time.

As indicated in the City's 1988-1991 Housing Assistance Plan, 89 persons, or approximately 3% of the total estimated need for subsidized housing is made up of large families. Of these, 55% are in the very low income category and the balance are in the low income category. By 1992

the Housing Authority anticipates that an additional 39 large families in need of housing subsidy will reside in the city.

In addition, one of the major problems in the Bay Area is discrimination against families with children. The 1982 court decision in *Marina Point Ltd. v. Wolfson* prohibits landlords from discriminating against families with children except in senior housing projects. The problem with discrimination against families with children or on the basis of race is aggravated by the overall very low vacancy rate for rental units throughout much of the Bay Area. Landlords generally have a number of prospective tenants to choose from in the current housing market.

Homeless Persons and Families and Persons in Need of Emergency Shelter

In 1987, the City formed a Homeless Task Force as a special sub-group of the City's Social Services and Human Relations Board to look at issues of the homeless in the community. Utilizing records of the Alameda Red Cross, the Alameda Housing Authority, Operation Sentinel, and United Pilipinos of Alameda (UPA) Emergency Shelter for the two month period from February 1 to March 31, 1989, the following information on the homeless population was collected: (1) there were a total of 257 homeless households comprised of 524 individuals served or turned away; (2) these included 128 families and 129 adult-only households; (3) of the 257 households, 114 (44%) were without housing and 143 (56%) were living in temporary housing. Based on these statistics, the Homeless Task Force projects that 1,542 households consisting of 3,144 individuals would seek help for problems related to homelessness during calendar year 1989.

The Alameda Chapter of the Red Cross, which receives 20 to 25 requests per week for emergency shelter, refers some of its clients to shelters in Oakland and other nearby communities. This agency also cites the need for emergency shelter facilities to accommodate households temporarily displaced from their residences due to fire and other accidental events.

Military Housing Needs

Military personnel assigned to the Alameda Naval Air Station are experiencing increasing difficulty finding adequate housing in a highly competitive rental housing market. While the Navy currently maintains 1,213 family housing units in the city of Alameda, it is apparent from the number of requests received by the Navy housing office at the Alameda Naval Air Station that additional housing opportunities for Navy personnel are needed. The distribution of military units is shown in Table 6-4.

Table 6-4

**DISTRIBUTION OF MILITARY HOUSING
IN ALAMEDA
1989**

Number of Bedrooms	Enlisted Personnel Grade E-4 and up	Officers	Captain's Quarters	Total
2	62	2	0	64
3	704	113	20	837
4	240	56	15	311
Flagship Quarters	0	0	1	1
Total	1,006	171	36	1,213

Source: Housing Office, Alameda Naval Air Station, January 1989

There is presently a waiting period of approximately one year for military family housing. Priority for military housing is based on rank, dependents and time in service. Those in the lowest pay grades (E-1 to E-3), therefore, must compete in the private market. The housing allowances described in this chapter are paid to Navy personnel not residing in military units; those in government units are not given the allowance. According to the Navy*, and as described in Table 6-5, the greatest housing need at this time is for two-bedroom units for the predominantly young families in Grades E-4 through E-7. A comparison of the housing allowances for these grades, as shown in Table 6-6, with the current median rent (\$775) for a two-bedroom unit clearly demonstrates that the housing allowances, in most instances, are insufficient and must be supplemented from base salary. Annual base salary for Grades E-4 through E-7 is approximately \$14,400 to \$28,800.* With housing allowances added to base salaries, total annual incomes range from \$20,784 to \$38,136.

*Source: Telephone conversation with Jerry Boling, Navy Public Affairs Department, May 1989.

Table 6-5

**WAITING LIST FOR MILITARY HOUSING FOR FAMILIES
STATIONED AT ALAMEDA NAVAL AIR STATION
April 1989**

Number of Bedrooms	Enlisted E-4 or Higher	Officers	Captains	Total
2	250	14	0	264
3	88	33	0	121
4	39	7	2	48
Total	377	54	2	433

Source: Housing Office, Alameda Naval Air Station, April 1989

Table 6-6

**MAXIMUM HOUSING ALLOWANCE FOR
MILITARY PERSONNEL
1989**

Grade	Maximum Housing Allowance -No Dependents-	Maximum Housing Allowance -With Dependents-
E-1	\$272	\$486
E-4	\$371	\$532
E-7	\$540	\$778
E-9	\$629	\$829
O-1	\$502	\$681
O-5	\$928	\$1122
O-9	\$946	\$1165

Source: Housing Office, Alameda Naval Air Station, April 1989

A housing market analysis conducted by ABAG for the Navy Public Works Center, indicates that highly skilled, highly paid workers, who can pay a premium for housing compete with Navy personnel in the private market, forcing Navy personnel to live in over-priced and/or substandard housing units. The study indicates further that 69% of Navy personnel and their dependents need 1-and-2 bedroom units, putting a particular demand on housing stock already in short supply. Of the Navy's current stock of 1,213 units in Alameda, only 64 are 2-bedroom units and none are 1-bedroom units. The military's deficit in housing will be further compounded by increases in homeporting .

Traditionally, the Department of Defense, with its large housing need, seeks to address that need by constructing large developments containing either the number of units needed or the number of units for which there is funding. This type of large-scale development approach has become less feasible for the federal government over time and is not suited to Alameda since there is little vacant land remaining in the entire city and the cost of land is so high.

Farmworkers

According to the State Employment Development Department and based on EDD guidelines (Migrant Seasonal Farm Worker Determination) there are few, if any, farmworkers in the city of Alameda. ABAG's Projections '87 projects that the combined number of people employed in agriculture and mining in the city of Alameda will decline from 88 people in 1980 to 30 people

by the year 2005. Given this small number, it appears that there is little need, if any, for programs to address farmworker housing need.

AVAILABILITY OF LAND AND SERVICES FOR RESIDENTIAL DEVELOPMENT

INTRODUCTION

The City of Alameda has had increasing demand for residential development since 1980, as reported by studies of land through administration in 1984, 1987. The most significant remaining potential for residential development is concentrated in the northern and southern portions of the city.

VACANT LAND

Alameda is a city with a high percentage of vacant land. There are few large, vacant sites available for residential development. Most of the vacant lands are in agricultural areas, some of which are being developed for other uses (e.g., the city's new and existing village) or other uses (e.g., the city's new and existing village) or other uses (e.g., the city's new and existing village). The city's new and existing village is a potential for some housing development, along with open space, commercial, and light industrial uses. Figure 7-1 displays the general location, size, zoning, and current residential use of the remaining major vacant parcels of land.

Alameda's ability to expand its housing stock is constrained by its geographic location. The city is a small city, so the supply of land available for development is physically limited. While other communities, which are able to expand their land base through annexation, Alameda can only be made available through the process of filing the city's new and existing village. Additionally, the majority of the vacant lands and the vacant lands are located in the city's new and existing village, which is provided by the city's new and existing village.

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The City assumes the responsibility of the city's new and existing village, which is provided by the city's new and existing village. The city's new and existing village is a potential for some housing development, along with open space, commercial, and light industrial uses. Figure 7-1 displays the general location, size, zoning, and current residential use of the remaining major vacant parcels of land.

In addition to the vacant lands shown above and the city's new and existing village, the city's new and existing village is a potential for some housing development, along with open space, commercial, and light industrial uses. Figure 7-1 displays the general location, size, zoning, and current residential use of the remaining major vacant parcels of land.

In addition to the vacant lands shown on Figure 7-1, there is an additional potential for 100 units of housing development. This potential is located in the city's new and existing village, which is provided by the city's new and existing village. The city's new and existing village is a potential for some housing development, along with open space, commercial, and light industrial uses. Figure 7-1 displays the general location, size, zoning, and current residential use of the remaining major vacant parcels of land.

1. The first step in the process of developing a business plan is to conduct a market analysis. This involves identifying the target market, understanding the needs and preferences of the target market, and assessing the competitive environment. The market analysis should also include an evaluation of the overall economic conditions and the industry trends.

Year	Revenue	Expenses	Profit
2018	\$1,200,000	\$800,000	\$400,000
2019	\$1,500,000	\$950,000	\$550,000
2020	\$1,800,000	\$1,100,000	\$700,000
2021	\$2,100,000	\$1,250,000	\$850,000
2022	\$2,400,000	\$1,400,000	\$1,000,000
2023	\$2,700,000	\$1,550,000	\$1,150,000
2024	\$3,000,000	\$1,700,000	\$1,300,000
2025	\$3,300,000	\$1,850,000	\$1,450,000

Conclusion: The business plan is a critical tool for the success of any business.

A business plan provides a clear and concise overview of the business, its goals, and its strategies. It is a roadmap that guides the business owner in making decisions and managing the business. The business plan should be updated regularly to reflect changes in the market and the business. The business plan is also a valuable tool for attracting investors and securing financing. The business plan should be a living document that evolves with the business.

The business plan is a critical tool for the success of any business. It provides a clear and concise overview of the business, its goals, and its strategies. The business plan should be updated regularly to reflect changes in the market and the business. The business plan is also a valuable tool for attracting investors and securing financing. The business plan should be a living document that evolves with the business.

Appendix

The appendix contains additional information that supports the business plan. This includes financial statements, market research data, and other relevant information. The appendix should be organized in a logical and easy-to-navigate manner. The appendix should be a valuable resource for anyone interested in the business.

CHAPTER 7

AVAILABILITY OF LAND AND SERVICES FOR RESIDENTIAL DEVELOPMENT

INTRODUCTION

The city of Alameda has few remaining vacant sites for residential development and no ability to expand its supply of land through annexation or bay filling. The most significant remaining potential for residential development is construction of additional units on existing developed parcels.

VACANT LAND

Alameda is an old city that is almost totally built-out. There are few large, vacant sites available for new residential development. Most of these vacant lands are in two areas already committed to development. (Harbor Bay Isle and Marina Village.) In addition, the CLUP designates an area on the north shore of the main island as a mixed-use area with potential for some housing development, along with open space, commercial, and light industrial uses. Figure 7-1 describes the general location, size, zoning, and potential residential yield of the remaining major vacant parcels of land.

Alameda's ability to expand its housing stock is constrained by its unique circumstances. Alameda is an island city, so the supply of land available for development is physically limited. Unlike other communities, which can obtain additional land through the annexation process, land in Alameda can only be made available through the process of filling the surrounding bay and estuaries. Although large portions of the main island and Bay Farm Island were created in this manner, further filling is prohibited by state and federal regulations.

Estimated residential development potential on vacant sites, including mixed-use areas and the Navy's proposed 785 dwelling unit project at the Naval Air Station (NAS), is 1,702 units (see Table 7-1).

The City assumes the vast majority of the 817 units on vacant sites will build out during the 1989-1995 time frame of the Housing Element, as follows: 10 very low income units and 10 low income units (with governmental assistance through regulatory or direct funding assistance); 70 moderate income market-rate units; and 648 above-moderate income market rate units (consisting of 630 units in the Harbor Bay Isle and 18 units in Marina Village). Based on information from the Navy, the 785 new units at NAS are projected to develop as follows: 131 very low income units; 523 low income units; and 131 moderate income units.

In addition to the vacant sites described above and shown on Figure 7-1, the Housing Authority's Independence Plaza Seniors' project on Webster Street is expected to develop as follows: 92 very low income units; 36 low income units; and 58 moderate income units.

Also in addition to the sites shown on Figure 7-1, there is an estimated potential for 100 units in mixed-use areas. Eighteen single-family attached homes in the Marina Village mixed-use project were approved by the City in 1989.

INFILL ON EXISTING DEVELOPED LOTS

In early 1985, the City undertook an extensive inventory of the remaining development potential on existing residential parcels. This development potential includes additional single family dwellings on single lots, the addition of units to single family units and duplexes, and the addition of second units on existing developed lots. The inventory involved a field survey of all residential portions of the main island to determine existing land use. From this information, the theoretical number of dwelling units possible was calculated based on zoning standards. The actual number of existing units was subtracted from the theoretical yield resulting in a potential yield of 6,050 additional dwelling units. The location of these potential dwelling units by area is shown on Figure 7-2. It should be noted that the majority of the infill development potential occurs in areas of the city zoned R-4, R-5 and R-6. These zoning districts allow relatively high residential densities. For example, the minimum lot size in each district is 5,000 square feet, and the minimum amount of land required per dwelling unit ranges from 1,500 square feet in the R-4 zone to 500 square feet in the R-6 zone. Recognizing that the full development potential of every parcel could not be realized due to Measure A restrictions (discussed in Chapter 9) and physical site limitations, the City divided the total potential yield by one-half, resulting in 3,025 dwelling units as an estimated infill development potential. Infill development is expected to occur in a number of forms, including the following:

- Construction of one or more single-family detached units.
- Construction of new duplex units.
- Addition of one dwelling unit per existing residence to create a duplex, either at grade or by addition of stories.
- Addition of attached secondary dwelling units.

In each instance, new dwelling units will be added to a parcel which already contains at least one dwelling, but which has sufficient land to accommodate additional units within the limitations of the Zoning Ordinance. The number of units possible on a given site, as well as the size, configuration, and design will vary from site to site in accordance with the physical limitations of the site and characteristics of existing construction, including ground coverage, relationship to property lines, and height.

Residential infill development of this type has several advantages over development of raw land, including cost savings due to the availability of public infrastructure, absence of land costs, and lack of the need for extensive site preparation work.

As an indication that these infill parcels do, in fact, have development potential it should be noted that 35 (approximately 24%) of the total number of building permits issued for new residential units in 1988 occurred on such parcels. According to a random survey of building permit records for 10 of the 35 units, virtually all of the units contained two bedrooms and ranged in size from 624 square feet to 1,159 square feet. Valuation estimates for the units varied widely. However, most of the units appear to have been constructed for about \$65 per square foot. Thus, a typical two-bedroom infill unit of 800 to 900 square feet can currently (1989) be developed for in the range of \$55,000 to \$65,000, including City permit and development fees. Studio and one-bedroom infill units would presumably be smaller and less expensive to construct, particularly if developed as attached units.

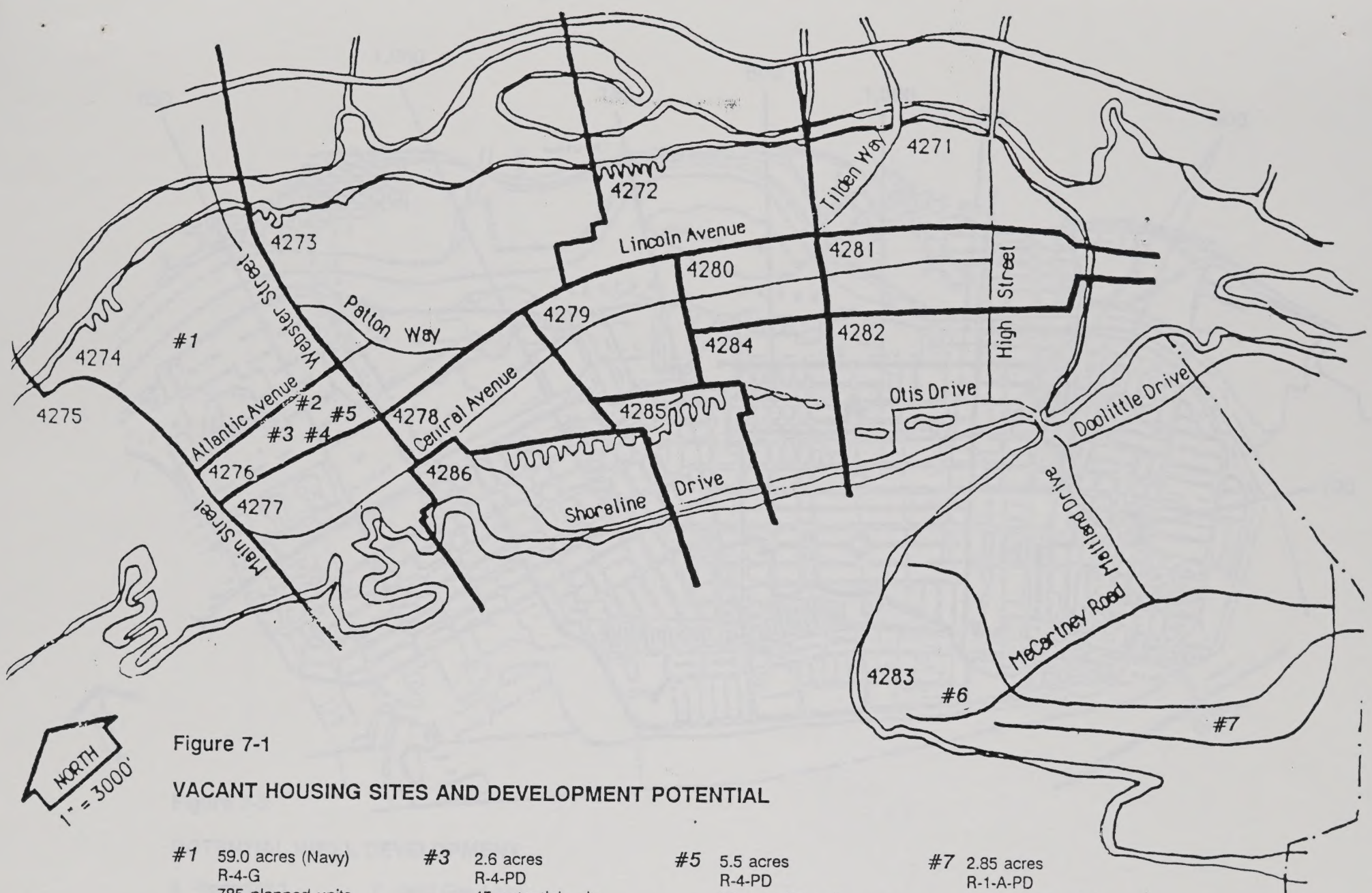


Figure 7-1

VACANT HOUSING SITES AND DEVELOPMENT POTENTIAL

#1 59.0 acres (Navy)
R-4-G
785 planned units
(SF attached)

#2 0.6 acres
R-4-PD
10 potential units
(SF attached)

#3 2.6 acres
R-4-PD
45 potential units
(SF attached)

#4 0.69 acres
R-4-PD
12 potential units
(SF attached)

#5 5.5 acres
R-4-PD
95 potential units
(SF attached)

#6 103.8 acres
R-1-PD
630 committed units
(SF detached - 423)
(SF attached - 207)

#7 2.85 acres
R-1-A-PD
25 potential units
(SF detached)

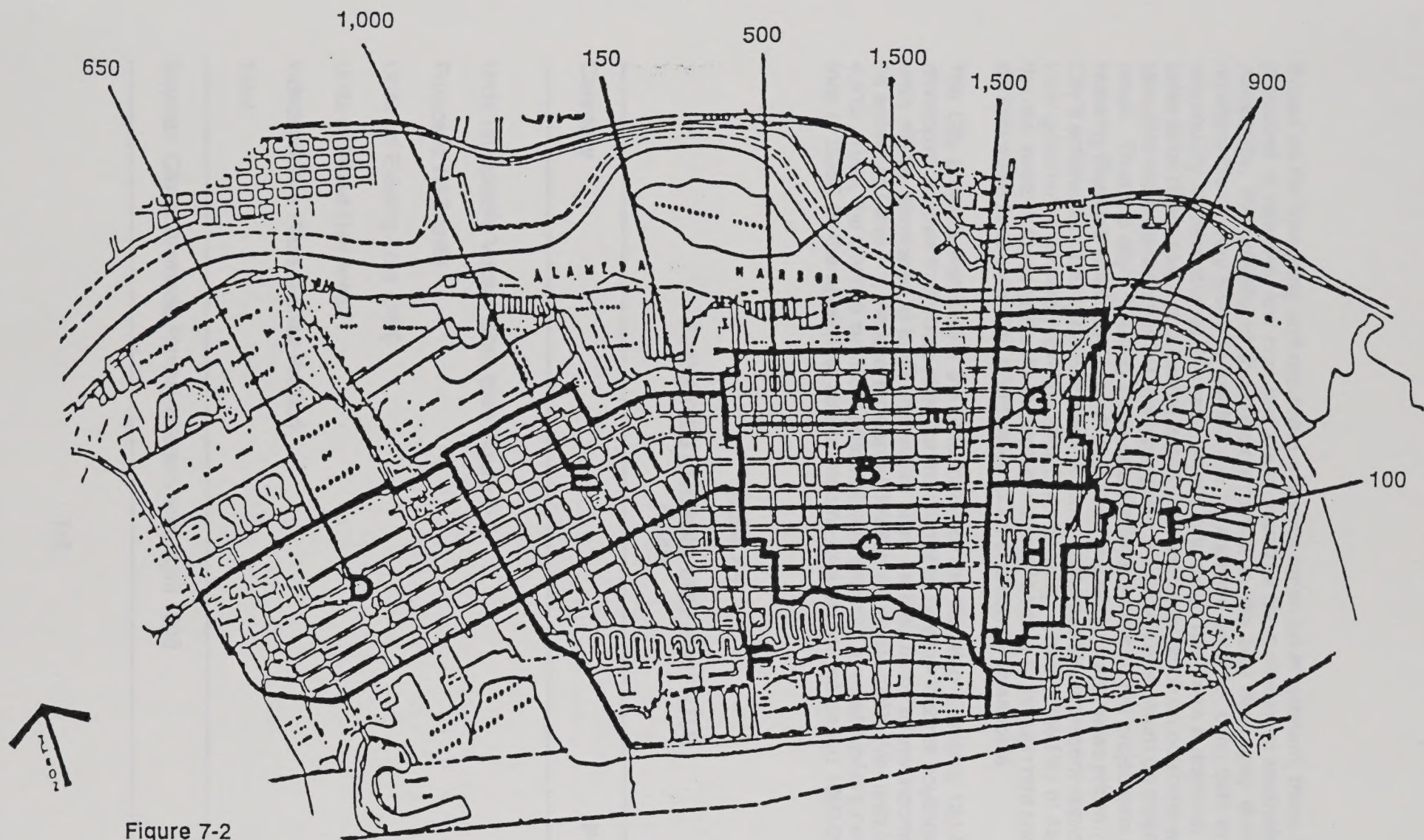


Figure 7-2

POTENTIAL INFILL DEVELOPMENT

- | | |
|------------------|-------------------|
| A -Northside 1 | F -Gold Coast and |
| B -Central 1 | South Shore |
| C -South Central | G -East Central 1 |
| D -West End | H -East Central 2 |
| E -Northside 2 | I -East End |
| Central 2 | |

Total: 6,050 Units

Source: City of Alameda, 1985

Based on the foregoing and assuming a normal return on investment, these infill units can be produced at relatively low cost and could therefore be marketed at relatively low rent levels. Admittedly, the volatility of the housing market in the Bay Area may drive rents to levels unaffordable to very low and low income households even for units built at low costs. In a community as desirable as Alameda, where one result has been a dramatic escalation in the sales price of houses, this outcome is possible. However, such an outcome would presumably stimulate more development of this type, given the exceptional return on investment that would result. Thus the city's housing stock could increase beyond the projections presented in this Housing Element, which could result in a stabilizing of rents and sales prices. In any event, the City's actions, by making development at lower cost possible, represent appropriate actions by local government toward providing affordable housing. Short of the City of Alameda regulating the rent levels of these infill units through owner agreements or through rent control, the City can do little more to ensure their affordability to lower income households.

The City projects that during the time frame of the Housing Element, 120 infill units will be developed at costs that would allow for their rental to very low income households and 120 infill units will be developed at costs that would allow for their rental to low income households. As shown in Table 7-1, the total residential development potential in Alameda is estimated to be 4,913. Thus, the city has sufficient potential land capacity to meet ABAG's new housing needs total of 2,386 (in the aggregate and by income groups) for the period 1990-2005.

Table 7-1
ESTIMATED HOUSING UNIT POTENTIAL
(1989)

Category	Potential Number
Units on Specific Vacant Sites (See Figure 7-1)	817
Proposed NAS units	785
Units on Existing Lots (Infill)	3,025
Units in Mixed-Use Areas	100
Independence Plaza (Senior Project)	<u>186</u>
Total	4,913

Source: City of Alameda Planning Department, April 1989

AVAILABILITY OF NON-RESIDENTIALLY ZONED LAND

Like the residentially-zoned portions of Alameda, the commercially- and industrially-zoned land in Alameda is virtually built out. As part of the CLUP update in 1989, some of this non-residential land is being considered for other uses, particularly for conversion of industrial land to commercial use. The possibility and appropriateness of conversion of some of this land to residential use will also be considered. However, residential use is not considered likely due to the incompatible industrial and commercial uses which surround most of this land.

SURPLUS LAND

There is no known publicly-owned land in Alameda that has been or is likely to be declared surplus and which might be appropriate for residential development.

AVAILABILITY OF SERVICES

Adequate water, sewer and other services are available to serve the remaining vacant and "infill" area development sites in the city, and, thus, there are no specific development constraints in terms of infrastructure capacity or the availability of facilities or services affecting their development.

CONCLUSION

Based on the preceding analysis, the City concludes that, while the availability of services does not pose a constraint to housing production, the lack of vacant land does, in the long-term, constitute a constraint over which it has no control. Lack of vacant land results in a strong dependence upon infill development. Although, as described in this chapter, there is considerable infill development potential remaining in Alameda. Collectively, the vacant, mixed-use, and infill sites are adequate to meet ABAG's projected housing needs (in the aggregate and by income groups) for Alameda during the 1989-1995 time frame of the Housing Element.

CHAPTER 8

NON-GOVERNMENTAL CONSTRAINTS

INTRODUCTION

The production and availability of housing is constrained in virtually every community both by government regulations and by non-governmental factors, such as the costs of construction and interest rates on home mortgages. This chapter reviews non-governmental constraints on housing production and availability that affect Bay Area and California communities generally and some that are unique to the city of Alameda.

AVAILABILITY OF LAND

The scarcity of land for housing development in Alameda is a physical constraint over which the City of Alameda has virtually no control. Unlike most communities in California, Alameda is an island city with no potential for annexing additional land. While much of Alameda is built on bayfill, the further expansion of the city through filling is precluded by federal and state regulation, most importantly through controls administered by the Bay Conservation and Development Commission. Thus, residential development potential is limited primarily to a few vacant sites, most of which are already committed to residential use through various levels of project approval, and infill on existing residential parcels.

HISTORIC AND ARCHITECTURALLY SIGNIFICANT NATURE OF ALAMEDA'S HOUSING STOCK

Alameda is an old city with a large and rich collection of historical and architecturally significant buildings. On a per capita basis, Alameda has more historic and architecturally significant buildings than all but a few cities in California.

In the late 1970's the City of Alameda, with the help of one full-time staff person, several consultants, and more than 100 volunteers undertook an extensive survey of the city's historic building stock. The survey included a review and evaluation of 10,500 of the 13,500 buildings in the city limits at that time. The evaluators ultimately identified over 3,000 of these structures as worthy of consideration for preservation. These structures are now included on the City's Historical Building Study List and may not be demolished without review and approval by the City's Historical Advisory Commission. Currently, the list includes 3,788 buildings and sites, including 24 city-designated Historical Monuments. Conservatively, 90% of these buildings are estimated to be residential structures, many containing multiple dwelling units.

Many of the neighborhoods on the main island are dominated by these historic and architecturally significant residential structures. In six of the 15 census tracts on the main island, according to the 1980 Census, between 58% and 67% of the total dwelling units were constructed before 1940. While not all pre-1940 buildings are historic or architecturally significant, many of the older buildings contribute to the integrity of neighborhoods in which the more significant structures are located.

These residential structures, in addition to providing housing for a large number of persons, are significant cultural resources. Like archaeological sites and wetlands, they should be preserved and protected despite the fact that laws and regulations protecting them may, in the long term, limit the production and availability of affordable housing.

LAND COSTS

Given the scarcity of developable land in Alameda, land cost is not considered a critical constraint to the production of housing. As described in Chapter 7, the majority of the city's development potential is infill on existing developed lots. In these situations the typical costs associated with development of raw land do not apply; all street improvements, including curb, gutter and sidewalk, and all infrastructure, including storm drainage and utilities, are already in place.

CONSTRUCTION COSTS

The costs of constructing housing have risen significantly in recent years. According to the City's Central Permit Office, the typical cost to build a wood frame single family detached home in Alameda is currently \$64 per square foot. The cost of constructing a typical single-family home is therefore approximately \$96,000. (Chapter 9 provides a description of city fees required for building such a home.) Construction costs for a single family attached unit are between \$55 and \$65 per square foot.

FINANCING COSTS

Home buyers can be confronted with high mortgage interest rates, which over the past ten years have ranged from 15% down to about 9%. Current interest rates are at about 11.5% for a 30-year, fixed rate loan. Interest rates for adjustable rate mortgages (ARMs) are currently (1989) at about 9.25%. High financing costs can also be discouraging to speculators or investors in residential properties who would normally provide rental units (single family homes or apartments).

High prices and interest rates obviously make qualifying for a loan difficult. Table 8-1 shows how monthly mortgage payments differ for a \$208,000 mortgage on a \$260,000 home with 20% down payment.

Table 8-1

**MONTHLY PAYMENT ON A \$260,000 HOUSE
(@ 30 Year Fixed \$208,000 Mortgage)**

Interest Rate	Payment	Income
9%	\$1,674	\$66,960
11.5%	\$2,060	\$82,400
13%	\$2,301	\$92,040
15%	\$2,630	\$105,200

With a 20% down payment (\$52,000) and an interest rate of 11.5% for 30 years at a fixed rate, the monthly payment will be \$2,060. Using the rule of thumb that the housing payment should not exceed 30% of the household's gross income, the buyer would have to earn over \$82,400 per year. The vast majority of the households in Alameda would not qualify. Table 8-2 provides a breakdown of costs associated with purchase of a median-priced home in Alameda.

Table 8-2

**TYPICAL HOUSING COST COMPONENTS
(\$260,000 HOME)**

	Alameda Median Home Price
Sales Price	\$260,000
Closing Costs	\$8,227
Down Payments @ 20%	\$52,000
Mortgage Balance	\$208,000
Annual P&I @ 11.5% (30 years)	\$24,720
Insurance	\$800*
Taxes	\$3,000*
Total Annual Carrying Costs	\$28,500
Income Needed @ 30% of Gross	\$82,400

* Varies

Another potential constraint to homeownership is the availability of home loans. A borrower's ability to qualify for a loan is based on a number of factors related to both the borrower and the property to be financed. Like borrowers, mortgage lenders are concerned about the stability of their investment, and look carefully at neighborhood property values and other factors which could affect that investment. For example, lenders may be reluctant or unwilling to finance properties in deteriorating neighborhoods. This practice is commonly known as "redlining".

According to the Alameda Board of Realtors, there is no evidence of "redlining" of any Alameda neighborhood by the financial community. Price and the borrower's ability to qualify for a loan are the only constraints to financing of available property in the city.

BAY AREA HOUSING COSTS

As discussed in Chapter 4, housing costs, driven by high demand, have escalated rapidly in the past few years. Alameda housing costs, both sales prices and rental rates, reflect the overall Bay Area market. Despite City efforts to minimize the costs of developing new housing generally and to provide subsidized housing, the City cannot ensure, short of instituting drastic controls such as rent control, that housing produced inexpensively will not be sold or rented at prevailing market rates.

CONCLUSION

Based on the preceding analysis, the City concludes that market factors do, in fact, constitute constraints on production and availability of housing affordable to very low, low, and moderate income groups. These constraints are applicable to much of the Bay Area and are not peculiar to the city of Alameda.

CHAPTER 9

GOVERNMENT CONSTRAINTS

INTRODUCTION

While local governments have little influence on such market factors as interest rates, their policies and regulations can affect the affordability of market-priced housing and constrain residential development. State law requires that the housing element "address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing" (Government Code Section 65583 (c)(3)).

The City's primary actions affecting residential development and housing affordability, in addition to this Housing Element, include the land use element of its General Plan and its Zoning Ordinance, its regulations regarding the preservation of historically significant residential structures, a provision of the City Charter limiting new multi-family residential development, and the City's processing procedures, standards, and fees related to development. Several of the City's actions can reasonably be expected to encourage the development of affordable housing. Others, such as the limitation on new multi-family development, may be theoretical constraints on the amount of new residential development the City will experience, but they have not been shown to adversely affect housing affordability.

GENERAL PLAN

The City of Alameda's principal land use policy document is the Combined Land Use Plan (CLUP), which was adopted in 1979. The CLUP is currently being comprehensively revised, with adoption of a new general plan anticipated by mid-1990.

The 1979 CLUP provides for the following three residential categories

- a. Single-Family Residential areas, characterized by single-family homes generally on 5,000 sq. ft. lots, shall be permitted to develop to a maximum density 8.7 dwelling units per net acre.
- b. Special Single-Family Residential areas, characterized by a mixture of single-family and multi-family residences, shall be permitted to develop to a maximum density of one unit per 5,000 sq. ft. of lot areas where an existing single-family building is to be replaced and one unit per 2,500 sq. ft. of lot area where a multiple unit is to be replaced or where the lot was vacant on July 3, 1979.
- c. Special Multi-Family Residential areas, characterized by multi-family residential development covering an entire block or more, shall be permitted to redevelop to a maximum density of 21.75 du/net acres, but not more than the number of units that existed previously. A Charter provision, popularly known as Measure A, prohibits construction of multi-family units which share more than one common wall.

ZONING

The City of Alameda Zoning Ordinance includes the following zoning districts which include residential uses as a primarily or secondary use:

- R-1, One-Family Residence District
- R-2, Two-Family Residence District
- R-3, Garden Residential District
- R-4, Neighborhood Residential District
- R-5, General Residential District
- R-6, Hotel - Residential District

Table 9-1 summarizes the development standards for each zoning district:

Table 9-1
CITY OF ALAMEDA
RESIDENTIAL ZONING SUMMARY

Minimum Height, Bulk and Space Requirements						
Zoning District	Lot Area (Per Dwelling Unit)	Building Coverage	Height	Required Open Space	Separation	Second Units Allowed
R-1	5,000	40%	2 Stories (30 ft.)	N/A		Yes (CUP req'd)
R-2	2,000	45%	2 Stories (30 ft.)	600 sq. ft.	20 ft.	N/A
R-3	2,000	40%	2 Stories (35 ft.)	500 sq. ft.	20 ft.	N/A
R-4	1,500	50%	2 Stories (35 ft.)	400 sq. ft.	20 ft.	N/A
R-5	1,000	50%	4 Stories (50 ft.)	200 sq. ft.	20 ft.	N/A
R-6	500	60%	8 Stories (100 ft.)	120 sq. ft.	20 ft.	N/A

The City Planning Department estimates, given setback and parking requirements, that the highest density allowed by the Zoning Ordinance is in the range of 25 to 30 units per acre. When Measure A restrictions are factored in, the highest density allowed is in the range of 14 to 16 units per acre.

Although the Zoning Ordinance does not explicitly address mobilehomes and manufactured homes, under the provisions of state law the City is severely restricted in its ability to regulate location of mobilehomes, manufactured homes and mobilehome parks. By complying with the provisions of state law, the City provides adequate sites for this type of development.

Similarly, by complying with the provisions of state law regarding factory-built housing the City provides adequate sites for the provision of this type of residential development.

HISTORIC PRESERVATION

To protect Alameda's large stock of historic and architecturally significant structures the city adopted a historical monument preservation ordinance in 1975 (which has been amended several times since its adoption) and a Historic Preservation Element to its General Plan in 1980.

Among the Historic Preservation Element's policies are policies calling for:

- Review of proposed demolition of structures on the City's Historical Building Study list;
- Adoption of the California Historic Building Code; and
- Zoning regulations that promote the retention of single-family homes.

The City's historical monuments preservation ordinance accomplishes the first two of these policies. Under the ordinance, the City's Historical Advisory Board issues certificates of approval for repairs and alterations of buildings listed as "historical monuments" and reviews and approves all proposed demolitions of structures included on the City's Historical Building Study list.

Given the quality of Alameda's historic and architecturally significant housing stock and the contribution of these structures to the quality of life in Alameda, the City considers its historic preservation policies and regulations both appropriate and reasonable.

MEASURE A

Concerned about the impacts of increasing residential densities in the form of additional multi-family dwellings on traffic, city taxes, and the residential quality of the community, Alameda voters in April 1978 approved Measure A, which amended the City Charter as follows:

Section 26-1. There shall be no multiple dwelling units built in the City of Alameda.

Section 26-2. Exception being the Alameda Housing Authority replacement of existing low cost housing units and the proposed Senior Citizens low cost housing complex, pursuant to Article XXV of the Charter of the City of Alameda.

The City Council implemented Measure A in May 1973 by adopting Ordinance No. 1693 N.S., which added Chapter 4 to Title XI of the Alameda Municipal Code. This ordinance defined "multiple dwelling units" as follows:

A residential building, whether a single structure or consisting of attached or semi-attached structures, designed, intended or used to house, or for occupancy by three or more families, or living groups, living independently of each other, located in districts or zones authorized therefor. Each such family or group is deemed to occupy one such dwelling unit.

In December 1984, the City Council adopted Ordinance No. 2219, amending Chapter 4 of Title XI of the Municipal Code to interpret Measure A as prohibiting the alteration of an existing building to increase the number of multiple dwelling units beyond a maximum of two units in any one structure.

Thus, Measure A has been interpreted to prohibit the development, through new construction or alteration of an existing structure, of more than two dwelling units in a single structure. This interpretation, however, would allow development of as many duplex units on a single lot as is legally allowed by the regulations of the zoning districts in which such structures are authorized (see Table 9-1).

The City Council also amended Chapter 4 of Title XI of the Municipal Code in April 1986 to allow for replacement of multi-family units destroyed by fire or other disaster, "provided that all codes and regulations other than the Zoning Ordinance density requirements are met by the reconstruction." (Ordinance No. 2278) This, in effect, made all existing multiple-family units legally conforming uses.

Measure A's exemption provision has also been interpreted by the City. According to a June 24, 1988, staff memorandum, "The City Attorney has ruled on several occasions that the 'exception' clause of Measure A applies only to units which were owned and managed by the Housing Authority at the time of Measure A passage."

Twice since its passage in 1973, there have been unsuccessful attempts to gain voter approved exceptions to Measure A. In 1979, Alameda voters turned down a ballot measure that would have approved construction of 50 to 100 additional rental units on a specific site in the west end of the city. In 1984, Alameda voters rejected an exemption to Measure A to accommodate a private proposal to construct 272 residential units in a renovated industrial building.

In January 1989, the Legal Aid Society of Alameda County, on behalf of two low-income Alameda residents, filed suit against the City of Alameda, challenging Measure A and the City's interpretation of Measure A. Concerning Measure A, the lawsuit (*Clayton Guyton and Modessa Henderson v. City of Alameda*):

- Alleges that the exception in Measure A allows for the replacement of low-income housing units lost through the conversion of the privately-owned Buena Vista Apartments to a market rate project.
- Alleges that Measure A, along with the City's implementing actions and the Combined Land Use Plan, are unconstitutional in that they "constitute an arbitrary and capricious exercise of police power not reasonably related to the advancement of the public welfare..."
- Alleges that Measure A, along with the City's implementing actions and the Combined Land Use Plan, "exclude a disproportionate amount of black and other minority families from residing in the city."
- Seeks a declaration that Measure A and the City's implementing actions are unconstitutional and an order enjoining the City from implementing or enforcing Measure A.

In contrast to the allegations in the lawsuit, a report prepared by John W. Cone, Consultant, Urban Economics and Planning Systems, for the Alameda City Attorney in August 1988, concluded that Measure A had not had many of the negative effects some people had

anticipated. The following executive summary from the report, entitled Selected City Characteristics, summarizes the consultant's findings:

The City's implementation of Measure A has meant that the City has not authorized any apartment type housing units (i.e, units in buildings with 5 or more housing units) in the City since 1974. Between 1980 and 1987, the City authorized 2,395 housing units of which 95% were single family houses and 5% were "multiplex" type units in buildings with two to four housing units. The State Department of Finance has estimated that between 1980 and 1988, the City's housing stock had a net increase (new construction + conversions less demolitions and combinations) of 1,939 housing units of which 95% were single family houses and 5% were multiplex units. The State estimates show that the number of apartments in the City declined during this period by 120 units.

Because of the City's restrictive housing policies, some people anticipated that:

1. The City's housing growth rates could be adversely affected.
2. The policy would restrict the proportion of low income households in the City.
3. The policy would restrict the proportion of minority households in the City.
4. The City would not have an adequate supply of apartment type housing units.

The statistical analyses conducted in preparing this report indicate that none of these anticipated negative impacts has occurred.

1. Housing, household and population growth rates:

- a. The City's population, household, and housing stock growth patterns have obviously been affected by its housing policy. Between 1980 and 1988, its household population grew by 11.7%, its households by 10.1% and its housing stock by 7.0% reflecting a larger than average household size because of the predominately single family housing, and an intensive housing demand which occupied many of the existing housing units. (These figures suggest that had Measure A not been implemented, the problems which it was designed to mitigate would have continued.)
- b. It is difficult to determine how much the City's housing policies have effected these growth rates since they are affected by many other factors among which are the general economy, the availability of financing, the regional housing market and housing mix, the City's location and size, and the availability of developable properties.
- c. The available data shows that the 7% increase in the City's housing stock was 63% of the Regional growth rate (11.1%). By comparison, in the 1970-74 period it was 65% and in the 1975-79 period it was 28%. The growth rates for the City's households and household population are 84% and 99% of the Regional averages. These figures suggest that the City's growth rates have not been adversely affected by its housing policies since the City's net increases have been greater than for the comparable cities.

2. How has Measure A affected the City's Housing Mix? During the 1980 to 1988 period, the proportion of single family houses declined in the Region (61.4% to 60.1%) and among the 24 selected cities (54.1% to 53.5%). The City of Alameda (43.7% to 47.1%) was only one of the two selected cities in which the ratio increased. Even so, the City's proportion of multi-family housing in 1988 (52.9%) is the fourth highest among the selected cities and substantially above the 24 city average (46.5%), Regional and State ratios (39.1%). Therefore, it is apparent that despite Measure A, the City still has one of the highest multi-family ratios in the region.
3. How has Measure A affected the City's Median Household Income? In 1979, the City ranked 17th among the Selected cities in median household income. In 1986, the City also ranked 17th. Therefore, it is apparent that Measure A has not significantly affected the City's median household income.
4. How has Measure A affected the proportion of the City's housing available for "low income housing"? In 1980, the City had the seventh highest proportion (16.8%) of housing units valued at under \$20,000 among the 24 selected cities. This proportion was higher than the average for the selected cities, the Region, or the State. The City also had the fourth highest ranking among the selected cities in the proportion of rental housing. While Measure A has tended to reduce these ratios since 1980 (the latest data available), it is apparent that the City of Alameda still has among the highest proportions low income housing among the selected cities and certainly above the averages for the selected cities, and Region and the State.
5. How has Measure A affected the proportion of Minorities in the City's population? The proportion of minorities in a city's population depends on many factors so that it is difficult to measure any one influence. However, between 1981/82 and 1986/87, the proportion of minority students in the school district increased by 17.6% compared to an average of 14.4% for the selected cities. Therefore, it is apparent that Measure A has not restricted the proportion of minorities in the City's population.
6. How would Measure A affect the future housing mix if it were continued? Projections of the City's housing stock in the year 2000 were prepared assuming a continuation of the trends of the last eight years. These projections indicated that depending upon how much housing is built during this period, the proportion of multi-family housing in the City would decline from about 53% at present to 50% or 49%. These projected ratios are still higher than 18 of the selected cities and above the averages for the selected cities, Alameda County, the Region and the State.

Therefore, it can be reasonably concluded from the detailed examination of the available data that none of the concerns expressed about the City's restrictive household policies has occurred, and that even if these policies are continued to the year 2000 and beyond, they are not likely to significantly change the City's overall housing situation.

(The "selected cities" to which Alameda is compared in the report include the following: Berkeley, Concord, Daly City, Fairfield, Fremont, Hayward, Mountain View, Napa, Oakland, Palo Alto, Redwood City, Richmond, San Rafael, San Leandro, San Francisco, San Mateo, San Jose, Santa Clara, Santa Rosa, South San Francisco, Sunnyvale, Vallejo, and Walnut Creek.)

DEVELOPMENT PROCESSING PROCEDURES, STANDARDS, AND FEES

Government policies and ordinances regulating development affect the availability and cost of new housing. Land use controls have the greatest direct impact, but development approval procedures, permit fees, building code requirements, and permit processing time affect housing costs as well. This section addresses the relationship of development fees, processes, and standards to the production of housing.

Permit Processing Procedure

Permit processing requirements at all levels of government have increased sharply over the past 15 years. Like every other jurisdiction, the City of Alameda has a number of procedures it requires any developer to follow. Housing development projects proposed in Alameda would be subject to one or more of the following review processes: environmental review, zoning, subdivision review, design review, use permit control, and building permit approval. However, as previously discussed, the majority of residential development potential remaining in Alameda is in infill areas. In these instances, only the processing of a building permit with design review would normally be required. The City's Historical Advisory Committee is involved only in applications for demolition of historic structures. Such demolitions are actively discouraged, and can be delayed up to one year.

In 1982, the City established the Central Permit Office to expedite the processing of applications. This "one-stop" permit counter has been extremely successful in speeding processing time and simplifying the review procedures since it establishes one City department that coordinates the distribution and review of development applications. Typically, a building permit application submitted to the Central Permit Office is reviewed by all city departments concurrently, and the applicant is advised of problems or deficiencies within ten days of submittal. When no problems are encountered, or when the applicant responds to City comments in a timely manner, a permit will typically be issued within four to six weeks.

All residential construction is subject to design review, which is a staff function. Applicants are encouraged to submit preliminary plans, and receive approval prior to preparation of construction plans. In such instances, the design review procedure is usually accomplished concurrently with plan checking by other City departments within the four- to six-week period.

The City's permit processing procedures include the assessment of the environmental impacts of proposed projects, and review of the environmental impact report, if one is required. These review procedures are mandated by state law under the California Environmental Quality Act. Many of the environmental regulations have protected the public from significant environmental degradation and the location of certain developments on inappropriate sites, and have given the public a much needed opportunity to comment on project impacts. This process does, however, increase the time before final approval of a project. The City of Alameda has been able to incorporate efficient, uniform procedures and standards for review and approval which have kept processing times to a minimum.

Development Standards

Alameda's Zoning Ordinance, like that of other cities, defines various standards, including minimum lot size, lot coverage, amount of land area per unit, setbacks, open space

requirements, and parking standards (see Table 9-1). Alameda's development standards are very similar to other jurisdictions in Alameda County and throughout the Bay Area. For example, Alameda's Zoning Ordinance requires that the smallest new lot be 5,000 square feet, which is comparable to the smaller lots allowed in many communities. Most new residences in the city are in fact constructed in planned developments on lots smaller than 5,000 square feet in area. In addition, much of the infill development will occur on smaller lots. Given the infill nature of most of the remaining development potential and the good condition of most public facilities, off-site improvement requirements are not expected to be a significant factor in residential development.

The City has adopted and administers the latest edition of Uniform Building Code, published by the International Conference of Building Officials (ICBO).

Permit Fees

Fees are collected by the City to help cover the costs of permit processing, inspections, environmental review, and the provision of services such as water, sewers, storm drains, and parks and recreation facilities. These fees are generally assessed on the basis of the number of dwelling units in residential developments. Fees charged for building permits are based on construction values as prescribed by the Uniform Building Code. Fees collected by the City in the review and development process do not exceed the City's costs for providing these services.

Table 9-2 provides a breakdown of the fees required for construction of typical-sized detached, attached, and duplex residences.

Table 9-2

**APPROXIMATE CITY OF ALAMEDA FEES
1989**

Fee	SF Detached¹	SF Attached²	Duplex³
Bldg Permit	\$601	\$464	\$799
Plan Check	\$386	\$299	\$507
Unit Tax	\$900	\$900	\$1,800
Design Review	\$150	\$150	\$300
Improvement Tax	\$900	\$600	\$1,400
AB 941 Tax	\$5	\$5	\$5
Filing Fee	\$10	\$10	\$10
Sewer Connection	\$500	\$500	\$500
Address Fee	\$5	\$5	\$10
School Tax	\$2,250	\$1,500	\$3,750
Totals	\$5,707	\$4,433	\$9,081
% of Construction Valuation	6%	7%	6%

¹1,500 sf single family home construction value at \$96,000

²1,000 sf single family attached home construction value at \$64,000

³2,500 sf duplex structure (includes two units) valued at \$160,000

⁴Does not include Fire Department Inspection Fees - \$40/hour, Microfiche Fee - \$1/pg, Strong Motion Fee - \$7/\$100,000 Valuation

Source: City of Alameda Central Permit Office, 1989

According to a study prepared by the Bay Area Council in 1988, fees required for construction of new home in the Bay Area often total up to 10% of construction value. Review of fees charged by forty-two selected Bay Area communities reveals that, in 1988, only six communities had total development fees lower than Alameda's. This analysis covered all construction fees, including those associated with development of raw land. When costs associated with raw land development are removed in accordance with actual conditions in Alameda, fees for new home construction total between 6 and 7% of construction valuation, as shown in Table 9-2.

CONCLUSION

Based on the preceding analysis, the City concludes that its actions do not unduly constrain housing maintenance, improvement, and development, nor have they been shown to adversely affect housing affordability.

CHAPTER 10

CURRENT HOUSING PROGRAMS AND ACTIVITIES

INTRODUCTION

This chapter describes the status of the City's current housing programs and activities. The City of Alameda, developers, and local organizations and individuals are using a broad range of techniques to rehabilitate existing housing, develop new housing (including affordable housing), mitigate government constraints to the provision of housing, and provide rental assistance. In addition, the City's approved 1988-91 Housing Assistance Plan (HAP), prepared pursuant to Community Development Block Grant funding requirements, addresses many of the housing needs identified in the Housing Element.

In viewing the City's housing programs, it is important to understand the context in which these programs are being implemented. As previously described, there are a number of constraints to producing both market-rate and affordable housing. Nevertheless, there are currently 2,526 assisted housing units in the city, or approximately 8.5% of the total occupied housing stock.

HOUSING AUTHORITY UNITS

The City of Alameda Housing Authority currently (May 1989) maintains 330 units of lower-income housing. These include 120 at Esperanza, 65 at Park/Otis Seniors, 42 at Eagle Village, and 53 units at Parrott Village, and 53 units at other locations.

The Housing Authority has also entered into an agreement with Bridge Housing Corporation to construct 186 units of senior housing. Construction of the 186-unit, mixed-income, senior citizen project, known as Independence Plaza, is expected to begin in the Fall of 1989. This project will include 27 two-bedroom units and 159 one-bedroom units. It is estimated that about 69% of those units will be affordable to very low and low income seniors, and 31% will be affordable to moderate income seniors. The City has determined that the Independence Plaza project is "replacement housing," which is specifically exempted from the requirements of Measure A based on the following provision:

Sec. 26-2. Exception being the Alameda Housing Authority replacement of existing low cost housing units and the proposed Senior citizens low cost housing complex, pursuant to Article XXV Charter of the City of Alameda. (Alameda City Ordinance No. 1693)

SECTION 8 RENTAL CERTIFICATES AND VOUCHERS

The City of Alameda Housing Authority currently (May 1989) administers 943 Section 8 rental certificates and vouchers (614 certificates and 329 vouchers). The Housing Authority expects to receive an additional 174 vouchers from HUD during the 1988-1991 period, 50 of which should be received by July 1989.

MILITARY HOUSING

The Navy currently (May 1989) administers 1,213 housing units for eligible married personnel attached to the Naval Air Station. An additional 785 units will be added at the Naval Air Station by 1995 under a three-phase construction program. Upon completion, these units will increase Alameda's military housing by 65%. While these units are rent-subsidized, they are also restricted to military personnel at level E-4 and higher.

OTHER SUBSIDIZED HOUSING

In addition to the Housing Authority projects and military housing, there are 40 low-income units in the Playa del Alameda project constructed in 1983 under the Section 8 New Construction program.

Until 1988, there were also 615 units in the Bridgeport Apartments that were rented at rates affordable to lower income households and individuals.

In September 1987 the owner of the Buena Vista Apartments, which had been built with a Department of Housing and Urban Development (HUD) subsidy in the mid-1960s, pre-paid mortgages, thus terminating HUD rental restrictions. The complex was renamed Bridgeport Apartments. Tenants were advised by the management that over the ensuing year rents would increase from subsidized rates to market rates. Rent increases for a two-bedroom unit, for example, went from \$271/month to \$450/month in October 1987, then from \$450 to \$510 in July 1988, and then from \$510 to \$600 in January 1989. Using Table 4-12, "Section 8 Fair Market Rents," it can be assumed that most, if not all, of the moderate income households (22% of the units) were able to afford the new rents; however, some of the low income households (36% of the units) might be displaced. For instance, a family of four earning \$22,500 per year (50% of median) can afford to pay about \$562/month in rent at 30% of income for rent.

In an effort to maintain affordability of the units to low income persons, the City entered into discussions with HUD and the apartment owner. Subsequently, with the cooperation of the owner, the Alameda Housing Authority was able to obtain 260 Section 8 vouchers to provide assistance to the very low income tenants of the project (those earning less than 50% of median), who constitute 42% of the project occupants. The remaining tenants are either low income (36%) or moderate or above income (22%). The City's contract with HUD for participation in the program is valid for five years. The City anticipates renewal in 1992. Landlord participation is voluntary and renewable on a year-to-year basis.

Besides undertaking these actions to conserve the units as affordable housing, the City can work with social service agencies to provide assistance to any displaced tenants (counseling and assistance in finding replacement housing). These actions can be undertaken either through the City-funded Operation Sentinel or in coordination with social service agencies and the Associated Service Agency Cooperative (ASAC). Other agencies currently working on this issue include the Legal Aid Society and the Northern California Association for Non-Profit Housing.

TOTAL SUBSIDIZED HOUSING

Approximately 8.5% of the total housing stock (or 2,526 units) in the city of Alameda is rent-subsidized. This includes units for very low and low income people operated by the Alameda

Housing Authority, Section 8 rental certificates and vouchers administered by the Alameda Housing Authority, Playa del Alameda, and units at the Naval Air Station. Table 10-1 summarizes these units. Table 10-2 shows a comparison of the amount of subsidized housing in Alameda County cities. As Table 10-2 shows, of all the cities in Alameda County, the city of Alameda has the greatest proportion of its housing stock made up of subsidized units. Even excluding military housing, Alameda is second only to the city of Oakland in terms of the percentage of its housing stock made up of subsidized housing.

Table 10-1

SUBSIDIZED HOUSING UNITS

**City of Alameda
1970-1980-1989**

Project/Program	1970	1989	1989
Alameda Housing Authority Units			
Makassar	330	0	0
Esperanza	-	120	120
Park/Otis Seniors	-	65	65
Eagle Village (1983)	-	-	42
Parrot (1981)	-	-	50
Others	-	53	53
Total Units	330	238	330
Section 8 Rental Certificates & Vouchers	225	439	943
Total Housing Authority	555	677	1,273
Other Subsidized Units			
Buena Vista Apartments	615	615	0
Playa del Alameda (1983)		40	40
Naval Air Station	1,213	1,213	1,213
Total Assisted Housing	2,383	2,545	2,526

Source: Alameda Housing Authority, May 1989

Table 10-2

**PUBLICLY-SUPPORTED HOUSING IN ALAMEDA COUNTY
1988**

City	1988 Population	Total Housing Units	HA Owned/ Assisted	Military Units	Total Supported Housing	Supported Housing as % of Housing Stock
Alameda	75,918	29,741	1,273	1,213	2,486*	8.4%*
Albany	15,879	7,474	17		17	0.2%
Berkeley	106,803	46,885	1,790		1,790	3.8%
Dublin	22,047	6,083	156		156	2.6%
Emeryville	4,929	3,254	123		123	3.8%
Fremont	165,222	58,488	748		748	1.3%
Hayward	103,396	40,640	1,253		1,253	3.1%
Livermore	56,445	19,983	513		513	2.3%
Newark	39,398	12,164	130		130	1.1%
Oakland	357,788	154,571	9,836	203	10,039	6.5%
Piedmont	10,470	3,872				0
Pleasanton	48,482	16,743	79		79	0.5%
San Leandro	67,053	30,145	455		455	1.5%
Union City	50,120	15,176	627		627	4.1%

* Excludes Playa del Alameda

Sources: City of Alameda Housing Authority; Alameda County Housing Authority; California Department of Finance

HOMELESS SHELTER

In April, 1983, the United Pilipinos of Alameda (UPA) established an emergency shelter program for the homeless in Alameda. A City- and State-funded replacement shelter was acquired in 1986 due to an increasing need for shelter facilities to accommodate families and other persons; bed capacity was increased from 12 to 16. The 16-bed shelter currently turns away about 20 people per week due to limited space. Approximately 240 persons used the facility during calendar year 1986 (2,967 bed nights). Clients may receive employment and personal counseling as well as long-term housing placement and child care assistance. A current two-week limit on a client's stay at the facility is necessary in order to accommodate the pressing need. Shelter for longer periods of time allows adequate opportunity for long-term employment and housing placement.

In 1989-90 the City of Alameda, using CDBG funds will offer a rent guarantee program, provide funding assistance to the UPA Emergency Shelter program, fund a 30-bed winter shelter at a local church, fund a housing counseling program, homeless ancillary programs, and participate in the Emergency Services Network.

Current homeless facilities and services in Alameda include the following:

Housing Support Services, provided by Operation Sentinel, include housing information and referral, tenant/landlord counseling and mediation, and fair housing testing and counseling. Approximately 1,400 contacts are anticipated for FY 1989-90.

The Rent Guarantee Program, operated by ECHO and funded by the City, provides financial counseling and rent guarantee certificates to low- and moderate-income families experiencing temporary financial difficulties. Approximately 35 counseling contacts and 15 rent guarantees are anticipated for FY 1989-90.

The Emergency Shelter, operated by United Pilipinos of Alameda, provides emergency housing in a homelike setting for up to 14 days to homeless women, children and families. While at the shelter, residents receive counseling, three meals a day, and housing and job search assistance. Approximately 1,800 bednights and 5,500 meals are anticipated for FY 1989-90.

Homeless Ancillary Services, provided by Alameda Red Cross, include emergency child care, bus tickets, fast food vouchers, and infant sundries for homeless families. Approximately 175 child care hours and 2,000 bus tickets are anticipated for FY 1989-90.

The Winter Relief Program, proposed by Twin Towers Methodist Church, will provide sleeping accommodations for 30 and one hot meal a day to homeless individuals. Approximately 3,000 bednights and meals are anticipated for FY 1989-90.

The Emergency Services Network, a county-wide organization of which the City is a member, supports the efforts of local homeless services providers by disseminating information, coordinating inter-agency grant applications, brokering donated goods and services, and providing staff support for planning and policy development.

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* Excludes Playa del Alameda

Sources: City of Alameda Housing Authority; Alameda County Housing Authority; California Department of Finance

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HOUSING REHABILITATION PROGRAM (Owner-Occupied)

The Housing Rehab program, administered by the City of Alameda Community Development Department, provides loans to low and moderate income Alameda homeowners to repair their homes. This program provides up to \$30,000 per family at below market interest rates. City of Alameda Community Development staff members also provide assistance with design, contractor selection, self-help participation, and construction monitoring.

Currently, there is a waiting list for this program. Applicants are served on a first-come-first-served basis.

RENTAL REHABILITATION PROGRAM

The Rental Rehab program, administered by the City of Alameda Community Development Department is designed to assist owners of rental units to rehab their buildings and remove all code deficiencies. It offers \$5,000 per unit at 0% interest with payment deferred for 15 years. The owner must spend a matching amount.

The Rental Rehab program gives priority to 2-bedroom units with moderate rents owned by owner-occupants who own fewer than five units.

MINOR HOME REPAIR PROGRAM

The Minor Home Repair Program, which is funded by the City but operated by Alameda County Housing and Community Development, provides grants for emergency repairs and/or corrections of hazards in homes occupied by low and moderate income homeowners. "Emergency" grants for small repairs (e.g., leaky faucets, broken windows) are limited to a maximum annual amount of \$300, while "maintenance" grants for more substantial problems (e.g., wiring, heating, plumbing) are limited to \$3,000 every four years. Approximately 75 incidents of assistance are anticipated in FY 1989-90.

ROOF LEADER/SEWER LATERAL ABATEMENT PROGRAM

This housing rehabilitation project assists eligible low and moderate income Alameda homeowners by rebating a portion of costs for mandatory repairs to deteriorated and/or improperly connected sewer laterals and roof leaders on private property. These repairs, required by California Regional Water Quality Control Board, reduce known storm and/or groundwater infiltration and inflow into the City's Sanitary Sewer System. Priority is given to deteriorated sewer laterals, a public health concern. The Public Works Department administers all phases of this project, including identification of owner-occupied sites requiring repair, environmental certifications, communication with the public, and inspection of construction completed by contractors. CDBG funds are applied to homeowner's/City's construction costs and Public Works Department administrative costs (as related to CDBG assistance to low and moderate income homeowners only.)

REDEVELOPMENT AGENCY

The Community Improvement Commission (CIC), Alameda Redevelopment Agency's legislative body, administers one redevelopment project area for which the first tax increment distribution was received in January 1985. In September 1985, the CIC entered into an affordable housing agreement with the major developer/owner in the Project Area. Over two million dollars in tax

allocation bonds were issued in November/December 1985 to provide financial assistance for home ownership to moderate income persons and rental assistance to very low income renters. Pursuant to that assistance, seven moderate income households have purchased new homes constructed in the Project Area.

In January 1989, the affordable housing agreement with the developer/owner was terminated and the CIC executed an agreement with the Alameda Housing Authority for both the unexpended tax allocation bond proceeds and the 20% lower/moderate income tax increments in excess of the increment necessary to pay debt service on the bonds. The Housing Authority will use this money in support of construction/occupancy of the 186-unit Independent Plaza development, which is also in the redevelopment area, to assure that a majority of the units are affordable to very low, low income, and moderate income persons. Therefore, all the current 20% set-aside for the Project Area is committed. However, the CIC's agreement with the Housing Authority includes a provision that requires the Housing Authority to return to the CIC, within two years from the date that Independence Plaza has reached 95% occupancy, with a plan for the use of the funds assuming that 100% of the units are or will be affordable. The purpose of the Plan is to permit the CIC to recognize and redirect for other eligible uses any excess tax increment not needed by the Housing Authority.

RENT REVIEW ADVISORY BOARD

Advisory to the City Council, the Rent Review Advisory Board reviews complaints concerning rent increases and works to resolve conflicts.

HOUSING ASSISTANCE PLAN (HAP)

The City's Housing Assistance Plan for the period from October 1, 1988 to September 30, 1991, has been approved by the U.S. Department of Housing and Urban Development (HUD). The City's approved HAP for October 1988 through September 1989 calls for assistance to a total of 171 units as follows:

- Rental Rehabilitation Grant Program - 8 units
- Housing Rehabilitation Loan Program - 10 units
- Section 8 Existing Housing Certificates/Vouchers - 60 units
- Independence Plaza - 93 units

RECLAMATION OF ABANDONED UNITS IN MIXED-USE STRUCTURES

Under this program (as proposed), the City will assist in the reclamation of housing units that have been abandoned for 10 years or more. Many of these units are second-story units over commercial establishments. The City will facilitate this reclamation through code enforcement activities and direct subsidies, such as rehab loans. Through this program the City expects to return to the available housing stock units that have been unused since before the 1980 Census. As a practical matter, these units will constitute new additions to the housing stock.

CONDOMINIUM CONVERSION DISPLACEMENT

Under Article 4-D of the Alameda Municipal Code, the City regulates the conversion of existing housing to condominium ownership. The ordinance contains several important provisions concerning the effects of conversions.

First, "no conversion of rental housing to multiple houses shall be permitted when the ratio of owner-occupied units exceeds 60% of the total number of units available" (Section 11-14D7).

Second, subdividers must "offer all tenants not in arrears of rental or leasehold payments, a non-transferable right of first refusal of purchase of his unit for 60 days duration after receipt of a Public Report from the Real Estate Commission" (Section 11-14D6 (b)).

Third, the subdivider must prepare a relocation assistance plan for approval by the Planning Board (Section 11-14D2 and Section 11-14D3 (e)).

GENERAL PLAN - ZONING PROJECT

The City of Alameda is currently (1989) undertaking a comprehensive review and revision of its Combined Land Use Plan (CLUP) and Zoning Ordinance. A new plan is expected to be adopted by mid-1990 with Zoning Ordinance amendments to follow. The revised General Plan will incorporate this Housing Element, ensuring consistency between the two.

ENERGY CONSERVATION

Affordable energy is an essential component of affordable housing. Energy costs to the consumer have increased 100% over and above inflation since 1970; while crude oil prices have increased more than 500%. For new housing, state conservation standards, implemented as part of the Building Code, substantially reduce the cost of energy for homeowners.

Since much of Alameda is already built out, there is also an opportunity for energy savings in existing housing. Most residential structures can be retrofitted with conservation measures that provide nearly the energy savings achieved in recent new construction. Many can also be retrofitted with passive design measure, e.g., the addition of a solarium or south-facing windows in conjunction with heat storage mass. In 1979, the City adopted an Energy Element as part of the Alameda General Plan, which sets forth policies and programs to maximize energy conservation in all forms of development, including housing.

CHAPTER 11

SUMMARY OF HOUSING PROGRAMS AND ACTIVITIES DURING 1980-1989

This chapter summarizes housing programs and activities in the city of Alameda between 1980 (when the City adopted its last Housing Element) and 1989. Chapter 10 describes current programs and activities.

TOTAL NEW HOUSING CONSTRUCTION

Between 1980 and January 1989, according to California Department of Finance estimates, a total of 2,554 units were added to the city's housing stock (new construction minus demolitions and conversions). Units added included 2,454 single-family units, and 203 duplex to four-plex units. 103 multiple family units (net) in structures of 5 or more units were lost. The number of mobilehomes did not change.

CONSTRUCTION OF SUBSIDIZED UNITS

During the 1980s, the Alameda Housing Authority developed two major housing projects: Parrot Village (50 units) in 1981 and Eagle Village (42 units) in 1983. The Housing Authority has also entered into an agreement with the Bridge Housing Corporation to develop 186 units of senior housing.

In addition the Playa del Alameda project with 40 units was developed under HUD Section 8 New Construction program in 1983.

SECTION 8 RENTAL ASSISTANCE

Between 1980 and May 1989, the number of Section 8 Existing Housing rental certificates and vouchers administered by the Alameda Housing Authority increased by 596, from 677 to 1,273.

Between 1988 and 1991, the Housing Authority expects to receive an additional 174 rental housing vouchers from HUD .

REHABILITATION AND REPAIR

During the 1980-1989 period, the Alameda Community Development Department added 67 new units to the city's housing stock through the city's Substantial Rehabilitation program. This program, however, is no longer funded. During this same period, the Community Development Department provided loans and grants to assist in the rehabilitation of 126 rental units and 77 owner-occupied units. These programs combined assisted 270 units.

During the 1980-1989 period, the City also assisted in the repair of 288 units through its Minor Home Repair Program.

MILITARY HOUSING

The City was awarded \$29,000 by the Navy Public Works Center to study how the City's substantial rehabilitation program could be modified to address the housing needs of the

military. The study, prepared in September 1986 and entitled "Production of Military Housing Through Scattered-Site Substantial Rehabilitation", demonstrates the feasibility of a joint venture between cities and the Navy to produce rental units exclusively for military personnel and their dependents. This program has the potential for upgrading housing units and utilizing presently underutilized housing resources. While a pilot program has been authorized by Congress, it is unlikely that any units will be developed in Alameda under this program.

CENTRAL PERMIT OFFICE

In 1982, the City established the Central Permit Office to expedite the processing of applications. This "one-stop" permit counter has been extremely successful in speeding processing time and simplifying the review procedures since it establishes one City department that coordinates the distribution and review of development applications.

HOUSING COMMISSION

In 1988, the City Council established the Housing Commission to advise the Alameda Housing Authority on the development and maintenance of assisted housing programs.

MORTGAGE REVENUE BONDS

During the 1980-1989 period the City participated in two bond issues. Approximately 20 moderate income home purchasers (existing homes) were assisted by the City through these two bond issues. Additional home purchasers (new homes) were assisted by two developers who participated in the bond issues with Alameda County.

HOMELESS TASK FORCE

In 1987, the City of Alameda formed the Homeless Task Force as a special subgroup of the City's Social Services and Human Relations Board to address issues of the homeless in the community. The Task Force has examined homeless housing needs and been instrumental in securing funding for emergency shelter programs and facilities.

SHARED-HOUSING PROGRAM

In 1986/87, the City-funded HOPE Shared Housing Program placed 15 persons in Alameda households. Another 18 persons were placed during 1987/88.

1980/81 HOUSING ELEMENT

Appendix E contains the City Housing Action Program and Implementation Framework: 1980-1984 from the City's 1980/81 Housing Element. A comparison of the housing program accomplishments above with the programs and objectives contained in the 1980/81 Housing Element reveals that the City substantially achieved its objectives.

APPENDIX A

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Association of Bay Area Governments, Projections '87, July 1987

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City of Alameda, Energy Element, adopted December 18, 1979

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City of Alameda, Zoning Ordinance, November, 1988

Cone, John W., Selected City Characteristics: City of Alameda, August 1988

TRW, TRW Real Estate Information

U.S. Census Bureau, 1980 Census (Summary Tape Files 1 and 3)

U.S. Census Bureau, 1970 Census

APPENDIX B

PERSONS CONSULTED

Beaver, Carol, City of Alameda Community Development Department

Boling, Jerry, J.S. Navy Public Affairs Department

Bressi, Todd, Bay Area Council

Budko, Lida, City of Alameda Planning Department

Creswell, Cathy, Division of Housing Policy Development, California Department of Housing and Community Development

Day, Vivian, City of Alameda Central Permit Office

Detling, Doug, Association of Bay Area Governments

Hoard, Dona, Director, City of Alameda Community Development Department

Jonas, Arnold, Director, City of Alameda Planning Department

Matthews, Tom, Executive Director, Alameda Housing Authority

Parten, John, Alameda Board of Realtors MLS Provider

Smith, Herbert, Naval Air Station Housing Office

Van De Veere, Louise, Alameda Housing Authority

EXHIBIT 100-100

Exhibit 100-100 is a summary of the information provided in the preceding pages.

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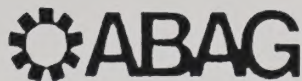
Exhibit 100-100 is a summary of the information provided in the preceding pages.

APPENDIX C

INDIVIDUALS/AGENCIES/ORGANIZATIONS SENT MAILED NOTICE OF HEARINGS ON THE DRAFT HOUSING ELEMENT

The following individuals, agencies, and organizations were sent mailed notice of hearings on the Draft Housing Element. (prior to the most recent version). In addition, local newspapers were used to announce meetings and hearings concerning the Draft Housing Element.

Alameda Alliance for Homeowners	Crown Homeowners Assn.
Alameda Board of Realtors	East Shore Homeowners Assn.
Alameda County Planning Dept.	Mr. Edward Murphy
Alameda County Housing Authority	Fernside Homeowners Assn.
Alameda Housing Authority	Garden Isle Homeowners Assn.
Alameda Naval Air Station	Harbor Bay Isle Homeowners Assn.
Alameda West Lagoon Homeowners	Islandia Homeowners Assn.
Alamedans with HOPE	Northside Homeowners Assn.
Association of Bay Area Governments	Park Promenade Homeowners Assn.
Ballena Bay Townhouse Assn.	Porta Ballena Homeowners
Ballena Isle Marina	Shores Condominiums
Bay Farm Island Improvement League	South Shore Isle Homeowners
Bay Isle Pointe Homeowners	South Shore Beach and Tennis Club
Casitas Homeowners Assn.	United Pilipinos of Alameda
Central Court Homeowners Assn.	Waterside Terrace Homeowners Assn.
Mr. Charles Tillman	West Lagoon Homeowners Assn.
Clipper Cove Homeowners Assn.	Woodstock Home Corp.
Cola Ballena Homeowners	



ASSOCIATION OF BAY AREA GOVERNMENTS

APPENDIX D
PAGE D-1

Mailing Address: ■ P.O. Box 2050 ■ Oakland, CA 94604-2050

RECEIVED

FEB 27 1989

February 21, 1989

PLANNING DEPARTMENT
CITY OF ALAMEDA

Mr. Arnold Jonas
Planning Director
City of Alameda
Santa Clara and Oak Streets
Alameda, CA 94501

Dear Arnold:

In our discussions which led up consideration of a revision in the regional housing need for the City of Alameda (which revision, as you know, was accepted by ABAG's Executive Board last month), one issue we discussed was whether ABAG's Projections 87 data base included one site currently being planned for military housing.

Based on a review of the local development policy survey information data base, our staff concluded that this site was not included in the projections data base, and should be added. It is our understanding that this site is located at the NSCO Alameda Annex, and that the Navy plans to construct, operate and maintain military family housing units on this site. Based on information current as of this date, it appears that 785 units will be constructed on the site.

It is the ABAG staff's position that the construction of these units can be counted towards addressing the City's housing needs, as identified in the final Housing Needs Determinations report (January 1989). Because the units are not constructed as group quarters on the Naval Air Station, and will assist in meeting the housing needs of military households who would otherwise have to find housing in Alameda or nearby cities, the units, when constructed, should be reflected in the city's housing stock (as reported to DOF and as measured by the Census). It is our understanding that any units constructed and occupied prior to April 1, 1990, should be reflected by the upcoming 1990 as multifamily housing and not group quarters so long as the units meet the Census definitions for multi-unit housing.

You also asked how these units should be counted towards meeting the housing needs by income category. The answer to this question is not simple.

ABAG's Housing Market Analysis for the Naval Air Station Alameda Study Area--conducted for the Navy Public Works Center in December 1984--concluded that "The income profile of Navy personnel in the study area is an important component in determining their ability to pay for

Mr. Arnold Jonas
February 21, 1989
Page 2

housing costs. Precise income figures for the Navy populations in the study area are not available."

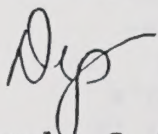
Because it is not clear the number of years of service or ranks of the prospective occupants of the new housing, it is really impossible to determine with any certainty how the units should be divided. Moreover, the military housing allowances are not counted as taxable income, and it is not clear whether such allowances are included when military personnel self-report "income" on Census forms.

It would not seem appropriate, given the above, to count the units on the NSCO Alameda Annex site to any single category. It is probably not appropriate to credit any of them against the "above moderate" income category. If the Navy's plan documents indicate the likely distribution of the households by income category, it would seem appropriate to assign them to the very low-, low, and moderate income categories based on that information.

In the absence of any other information, it is the ABAG staff's position that characterization of these units be based on the incomes of the families that will occupy them. This can be done prospectively (since the units are not yet complete), but the City needs to work with the Navy to accurately depict the actual distribution by income category when the phases of the project are complete.

We hope this letter is helpful in addressing these issues as part of the City's housing element planning. If you have any questions, please call me at 464-7950.

Sincerely,



Douglas G. Detling
Assistant to the Executive Director

CITY HOUSING ACTION PROGRAM AND IMPLEMENTATION FRAMEWORK 1980-1984

REHABILITATION AND NEIGHBORHOOD PRESERVATION

Action Program	Target Objective	Action Needed	Department	Program Funding	Time Frame
1. Expand funding level of Rehabilitation Office	Rehabilitation of 25 to 30 units per year (80% owner; 40% rental)		Community Development	CDBG* Housing Bond	On-going
2. Substantial rehab of vacant units	Restore 8 rental units per year to housing market		Community Development	CDBG* Housing Bond	April 1981
3. Apply for State rehabilitation financing programs	Rehab & mortgage assistance	Make application	Community Development		July 1981
4. Utilize self-help techniques in rehabilitation	Reduce rehab costs	Program Modification	Rehabilitation Office	CDBG*	On-going
5. Replace public housing units	Construct 42 family rental units on Eagle Avenue site	Construction	Housing Authority	Housing Bonds	Commence by December 1981
6. Investigate Section 8 Moderate Rehab program	Rehab of Section 8 existing units	Apply when funds are available	Community Development		July 1981

RENTAL AND HOME OWNERSHIP ASSISTANCE

Action Program	Target Objective	Action Needed	Department	Program Funding	Time Frame
1. Stimulate landlords to enter Section 8 program	30 additional units per year; Rehab assistance as needed	Assign staff; additional HUD allocation for Section 8	Community Development; Housing Authority	CDBG*	On-going
2. Counsel renters on housing placement	Maintain current rental listings	Assign staff	Community Development	CDBG*	On-going
3. Continuous update of HUD's Fair Market rents for Alameda			Housing Authority		On-going

- * Community Development Block Grant funds have been granted to the City for the 1980-1981 program contingent on the development of 79 new rental units. Success of this effort will determine future funding from this source. In today's market it also seems clear that local housing bonds are a key to below market interest financing and, as such, are an important element in an on-going Housing Action Program. CDBG funds, if continued, would provide stimulation for programs largely financed with a combination of public and private funds.

Action Program	Target Objective	Action Needed	Department	Program Funding	Time Frame
4. Study potential for conversion of rental units to limited equity cooperatives	Long term affordable ownership units	Economic feasibility, criteria and procedures for co-op conversions	Planning Department	CDBG*	Sept. 1981
5. Apply for State Home Ownership Assistance Program	Assistance for tenants of proposed condominium conversions (15 to 20 units)	Make application	City Manager's Office; Planning Department		Feb. 1981
6. Negotiate with condo-conversion developers for tenant assistance program	Ensure no undue hardship to tenants	Negotiation	Planning Board		On-going
7. Revise condo-conversion ordinance to provide that developers, on request of tenant, find comparable rental housing within the City before displacing tenants		Zoning Ordinance Revision	City Council		June 1981

NEW CONSTRUCTION

Action Program	Target Objective	Action Needed	Department	Program Funding	Time Frame
1. Request developers for assistance with affordable housing construction	20 units per year affordable to lower and middle income households	Negotiations with developers	Planning		Sept. 1981
2. Provide incentives to builders of moderate income housing	Affordable housing (79 rentals in 1st yr; 185 rentals in 2nd yr; 5-10 rentals/yr; 10-15 owner units/yr)	Negotiations with developers	Community Development	CDBG* Housing Bond	Sept. 1980
3. Maintain inventory of vacant land	Annual update	Field survey	Community Development; Planning Dept.		On-going
4. Acquire control of land for affordable housing	Eight developable parcels with capacity for 154 units	Acquire land control	Community Development	CDBG* Housing Bond	Feb. 1981

- * Community Development Block Grant funds have been granted to the City for the 1980-1981 program contingent on the development of 79 new rental units. Success of this effort will determine future funding from this source. In today's market it also seems clear that local housing bonds are a key to below market interest financing and, as such, are an important element in an on-going Housing Action Program. CDBG funds, if continued, would provide stimulation for programs largely financed with a combination of public and private funds.

Action Program	Target Objective	Action Needed	Department	Program Funding	Time Frame
5. Reduce parking & open space requirements for new units affordable to lower income households	Affordable housing	Variances	Planning Board		May 1981
6. Waive City fees for new units affordable to lower income households	Affordable housing		City Manager's Office	CDBG*	May 1981
7. Grant up to 20% density increases in exchange for developing a like number of affordable housing units	Long term affordable housing for households with incomes below 120% of the regional median	Zoning Ordinance Revision	City Council		July 1981

GOVERNMENT PROCESS

Action Program	Target Objective	Action Needed	Department	Program Funding	Time Frame
1. Use non-profit corporation as vehicle for development of affordable housing	Development of affordable housing	Negotiate with local groups	Community Development	CDBG* Housing Bond	Aug. 1981
2. Coordinate staff review of development proposals	Improved communication; time reduction	Staff Assignment	Planning Department		May-Aug. 1981
3. Simplify building permit forms and procedures	Time reduction	Efficiency Study	City Manager's Office		July-Dec. 1981
4. Pursue funding for Housing Action Program	Housing Bond issue when feasible	Develop Bond Issue Program; Feasibility study	Community Development; City Council	CDBG* CDBG*	April-Sept. 1981
5. Encourage use of improved building technologies	Cost reduction	Research and promotion of improved technologies	Building Department		On-going
6. Revise Housing Element by 6/30/84; Annual Amendment to Housing Element	Continuous update	Staff assignments	Planning Department	CDBG*	Annual in January and February

* Community Development Block Grant funds have been granted to the City for the 1980-1981 program contingent on the development of 79 new rental units. Success of this effort will determine future funding from this source. In today's market it also seems clear that local housing bonds are a key to below market interest financing and, as such, are an important element in an on-going Housing Action Program. CDBG funds, if continued, would provide stimulation for programs largely financed with a combination of public and private funds.



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